



# 2015 to 2020 Consolidated Plan and Fiscal Year 2015/2016 Action Plan

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## **Executive Summary**

### **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

Each year the US Department of Housing and Urban Development (HUD) provides funding for housing and community development programs to the City of Lake Forest, specifically Community Development Block Grant (CDBG) funds. In order to receive these funds, the City must complete a report every three to five years called the Consolidated Plan.

The purpose of the Consolidated Plan is to identify Lake Forest's housing and community development needs, priorities, goals, and strategies and to stipulate how funds will be allocated to housing and community development activities over the period of the Consolidated Plan, which in the case of the City is five years.

The City's Economic Development/Community Preservation Department was the lead agency in developing the 2015–2020 Consolidated Plan. The plan was prepared in accordance with HUD's Office of Community and Planning Development (CPD) eCon Planning Suite (launched in May 2012), including the Consolidated Plan template in IDIS (Integrated Disbursement and Information System). Most of the data tables in the plan are populated with default data from the US Census Bureau, mainly 2007–2011 Comprehensive Housing Affordability Strategy (CHAS) and American Community Survey (ACS) data. Other sources are noted throughout the plan, including the addition of more recent data where practical. The research process involved the analysis of the following key components: demographic, economic, and housing data; affordable housing market; special needs populations (homeless and non-homeless); consultation with public and private agencies; and citizen participation.

The plan process also included the development of the first-year Action Plan, which is the annual CDBG expenditure plan the City prepares pursuant to the goals outlined in the Consolidated Plan. The Action Plan details the activities the City will undertake to address the housing and community development needs and local objectives using CDBG and other housing funds received during program year 2015/2016.

The Consolidated Plan is divided into six sections, with the Needs Assessment, Market Analysis, and Strategic Plan forming the key sections:

#### **1. Executive Summary**

2. Process
3. Needs Assessment
4. Market Analysis
5. Strategic Plan
6. Annual Action Plan

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The City has organized its priority needs according to the structure presented in HUD regulations (24 CFR 91.215): affordable housing, homelessness, and non-housing community development. Priority is assigned based on the level of need demonstrated by the data that has been collected during plan preparation, specifically in the Needs Assessment and the Market Analysis; the information gathered during the consultation and citizen participation process; and the availability of resources to address these needs. Based on all of these components, housing needs are considered a low priority except Housing Rehabilitation is a “high” priority, while homelessness supportive services and non-housing community development needs are “high” priorities and homeless shelters is a “low” priority.

A summary of some of the findings used to determine priority needs include:

- 77,111 people residing in Lake Forest comprising 26,888 households;
- approximately 30.2% of households are at or below 80% of AMI and considered “low income” per HUD regulations;
- 70.1% of households are owner-occupied and 29.9% are renter-occupied;
- approximately 76% of all lower-income renter households and 70% of all lower-income owner households in Lake Forest were overpaying for housing;
- the percentage of overpaying households was even greater for extremely low-income renters, with 85% of this category overpaying for housing;
- Orange County homeless count data indicates a need to support programs that serve the homeless;
- City and resident input have identified infrastructure and public facilities needs; and
- there is an identified need to fund public services programs to address the needs of low-income persons and special needs populations.

During the five-year plan period, the City expects to receive approximately \$382,000 annually in CDBG funding, for a five-year total of \$1,910,000. The CDBG program’s primary objective is to develop viable urban communities by providing decent housing, a suitable living environment, and economic

opportunities, principally for persons of low and moderate income. Funds can be used for a wide array of activities, including housing, public facilities, public improvements, public services, , economic development, and program planning and administration. In the case of Lake Forest, the City uses its allocation of CDBG funds for public services, public facilities and improvements, housing activities, and planning and administrative costs.

### **3. Evaluation of past performance**

The City prepares the Consolidated Annual Performance and Evaluation Report (CAPER), which outlines how the City met the needs and objectives outlined in the prior 2010–2014 Consolidated Plan and Annual Action Plan. The City’s most recent 2013–2014 CAPER reports on the fourth year of the five-year 2010–2015 Consolidated Plan. The City’s key accomplishments over the 2010–2014 Consolidated Plan period include the following:

1. Provided housing rehabilitation loans to assist 31 homeowners improve their primary residence.
2. Supported service providers assisting 12,965 persons.
3. Provided rental assistance utilizing the Section 8 Housing Choice Voucher Program to 788 households.
4. Assisted 304 households with fair housing services to address impediments to fair housing.
5. Provided financial support to public and nonprofit organizations that provided direct services to 397 seniors and frail elderly.
6. Provided financial support to public and nonprofit agencies that assisted 82 lower-income youth.
7. Provided financial support to public and nonprofit agencies that provided health and mental care services to 7,043 lower-income individuals.
8. Provided financial assistance for four CDBG-eligible projects that improve or upgrade the city’s public facilities or infrastructure and address a community priority.
9. Provided grants to assist 26 low-income homeowners with the exterior painting of their home.

It should be noted that the accomplishments reported above for persons/households that were provided rental assistance or other public services represent the compilation of persons/households served each year, over a four-year period. Hence, any given beneficiary could have been counted more than once. There is no way to readily disaggregate the data to show the non-duplicated number of persons/households served over the past 4 years.

The loss of Low and Moderate Income Housing funds as a result of the dissolution of statewide redevelopment agencies has impacted the City's ability to implement its goals for affordable rental housing unit development and affordable purchase units. Despite these challenges, the City and its partners have been successful overall in achieving the objectives established in the previous Consolidated Plan and foresee continued progress through the new plan period.

#### **4. Summary of citizen participation process and consultation process**

City staff encouraged citizens and local and regional organizations to participate during the 2015–2020 Consolidated Plan preparation process. There were several opportunities for City residents and agencies/organizations to offer input into the Consolidated Plan process as noted below:

- The City invited the CDBG Public Service providers to a grant funding meeting on December 4, 2014, at which the City also solicited input from the ten attendees as to priority community needs.
- In mid-December 2014 the City made available on the City's website the Five-Year Consolidated Plan Survey to solicit the community's input on the City's most pressing needs, particularly in the areas of housing, parks, community facilities, human services, and fair housing. The on-line survey was also made available in Spanish.
- As part of the City's consultation process a questionnaire was sent out to public service agencies serving the City asking them to identify their service populations and to note any changes in needs and gaps in service.
- A public meeting with City Council was held on March 17, 2015, for the purpose of informing the City Council on the Consolidated Plan process, solicit public comments and to kick-off the 30-day review period for the Consolidated Plan.
- A draft of the consolidated plan was made available for a 30-day public comment period from March 18 to April 17, 2015.
- The Consolidated Plan is scheduled to be adopted by the City Council after hearing any public comments at a public hearing on May 5, 2015.

#### **5. Summary of public comments**

Any public comments received were incorporated into the Consolidated Plan.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

The City did not receive any comments that were not accepted. Any public comments received were incorporated into the Consolidated Plan.

#### **7. Summary**

The Strategic Plan outlined in Consolidated Plan is the result of all the information gathered and consultations held throughout the Consolidated Plan planning process. The City's overall objective for the Community Development Block Grant (CDBG) program is to create a viable community by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income. To accomplish this objective in the City of Lake Forest, the following Consolidated Plan goals were adopted:

- Rehabilitate the City's existing single-family housing stock, including mobile homes;
- Conserve the existing supply of affordable housing;
- Provide supportive housing and services for the homeless and those at risk of becoming homeless;
- Provide needed community services and infrastructure improvements benefitting low- and moderate-income persons and those with special needs; and

Focus on expanding economic opportunities for low- and moderate-income residents.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LAKE FOREST	Economic Development/Community Preservation

**Table 1 – Responsible Agencies**

### Narrative

The Economic Development/Community Preservation Department is responsible for overseeing the administration of the City's CDBG funding, including the preparation of the Consolidated Plan. The Economic Development/Housing Manager oversees the day-to-day administration of the CDBG program.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The consolidated planning process requires jurisdictions to contact and consult with other public and private agencies when developing the plan. The plan itself must include a summary of the consultation process, including identification of the agencies that participated in the process. Jurisdictions also are required to summarize their efforts to enhance coordination between public and private agencies.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

In preparing the plan, the City consulted with various organizations located in Lake Forest and Orange County that provide housing and services to the residents of Lake Forest. In many instances, these consultations are part of ongoing interactions between the Lake Forest Economic Development/Community Preservation Department and the agency or group described.

City of Lake Forest

**1. City Council.** Authorizes (at a public hearing) the submission of the Consolidated Plan and Annual Action Plan to HUD.

**2. Lake Forest Housing Authority.** Retains the City's affordable housing assets and refers interested parties to the Orange County Housing Authority for participation in the Section 8 Housing Choice Voucher Program.

County of Orange

**1. Orange County Housing Authority.** Develops an Annual Housing Assistance Plan for the County to address the needs for low-income housing, administers public assisted housing for the County, and accepts referrals for the Section 8 Housing Choice Voucher Program.

**2. Orange County Continuum of Care.** This public/nonprofit partnership helps ensure comprehensive, regional coordination of efforts and resources to reduce the number of homeless and persons at risk of homelessness throughout Orange County.



The City of Lake Forest has a very active economic development program that coordinates business activities and employment programs with community organizations such as the Lake Forest Chamber of Commerce and the Orange County One-Stop Center.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City supports the Orange County Continuum of Care (CoC) in its programs to address the needs of homeless persons in the county. The CoC consists of six basic components: advocacy on behalf of homeless persons and those at risk of becoming homeless, a system of outreach, assessment and prevention, emergency shelters with supportive services, transitional housing and permanent housing, and rapid re-housing and other efforts to reduce chronic homelessness by keeping people housed. The City actively participates in the 20/20 Commission to end homelessness. In addition, to a great extent, the City collaborates and relies on its nonprofit partners to reach out to and address the needs of homeless persons in the city. Direct financial assistance has been provided to nonprofit agencies that offer food and shelter assistance. Homeless and near homeless persons are also served with utilities/rent assistance, case management, referrals, and access to development of job skills such as a computer lab.

While there is no readily available data regarding the homeless subpopulations in Lake Forest that are the beneficiaries of these services, the 2013 Point-In-Time Count and Survey does provide information on the composition of the countywide homeless population. The 2013 Orange County Homeless Count and Survey Report reveals that 19% of the county's homeless population are chronically homeless individuals, less than 1% are members of chronically homeless families, 13% are veterans, 36% are members of families with children, and less than 1% are unaccompanied youth.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Lake Forest does not have sufficient population to receive Emergency Solutions Grant (ESG) funding directly from HUD. Instead, ESG funds are administered countywide by the Orange County Continuum of Care (CoC). The leadership and coordination of Orange County's CoC planning process has been the shared responsibility of the Orange County Partnership, 2-1-1 Orange County, and Orange County Community Services. The Homeless Management Information System (HMIS) is used by the Continuum of Care to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Through the HMIS system, a community should be able to collect information from projects serving homeless families and individuals to use as part of their needs analyses and to establish funding priorities.

In addition to the efforts of the CoC, the Orange County Housing Authority (OCHA) administers two federal grant programs that provide direct assistance to homeless individuals and families. OCHA administers a Shelter Plus Care Program designed to assist homeless disabled individuals and families in safe, affordable permanent housing to maintain residential stability and increase life skills to obtain greater self-sufficiency and advance the goals of ending chronic homelessness. The Housing Authority also administers the Veterans Affairs Supportive Housing (VASH) Program that provides permanent housing subsidies and case management services to homeless veterans with mental and addictive disorders through a collaboration with HUD and Veterans Affairs.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Orange County Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by telephone and was helpful in identifying housing programs to address the needs of low-income and homeless persons.
2	<b>Agency/Group/Organization</b>	Orange County One Stop Center
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City consultant contacted representatives of the agency by telephone to discuss programs available particularly for low-income persons and how the City can best continue to utilize employment development services.
3	<b>Agency/Group/Organization</b>	Age Well Senior Services
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email and responded to public services questionnaire to identify community needs.
4	<b>Agency/Group/Organization</b>	CAMINO HEALTH CENTER
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by letter and responded to a survey to identify community needs.
5	<b>Agency/Group/Organization</b>	VOCATIONAL VISIONS
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email to respond to public services questionnaire to identify community needs.
6	<b>Agency/Group/Organization</b>	ORANGE COUNTY HEALTH CARE AGENCY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by telephone and email and provided useful information on childhood lead-based paint poisoning.

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	2-1-1 Orange County	Addressed issues pertaining to homelessness.
Public Housing Authority 5-Yr. Plan	Orange County Housing Authority	Agency provides rental assistance for very low-income households.
Housing Element	City of Lake Forest	Includes the goal of fostering affordable housing.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The California Department of Public Health cooperated with the Orange County Health Care Agency to provide data on childhood lead-based paint poisoning. In addition, significant aspects of the plan development process included consultations with the CoC and its membership, which comprises both public and private nonprofit and for-profit entities, as well as private citizens. The Strategic Plan section of this plan includes a listing of the agencies that participate in the CoC.

**Narrative (optional):**

City staff encouraged citizens and local and regional organizations to participate during the 2015–2020 Consolidated Plan process. The City invited the CDBG Public Service providers to a grant funding meeting on December 4, 2014, at which the City also solicited input from the ten attendees as to priority community needs. They were informed that their input will be utilized by the City as it develops the 2015–2020 Consolidated Plan. Applications for funding requests for the 2015/2016 Program Year were disseminated, along with the City’s rating and ranking criteria for the applications. Agencies in attendance represented programs providing a variety of services including senior and family services, fair housing, homeless services, health services, programs serving persons with disabilities, and educational programs. As part of the later consultation process, feedback was also requested from the Public Service agencies on changing social services needs in Lake Forest. Questionnaires were sent out via email, and responses were received.

A public meeting with the City Council was held on March 17, 2015, for the purpose of informing the City Council on the Consolidated Plan process and soliciting public comments and to kick off the 30-day review period for the Consolidated Plan. The meeting included a discussion of the Consolidated Plan and an overview of the Community Development Block Grant (CDBG) Program, including National Objectives, eligible CDBG activities, and limitations on CDBG expenditures. During the meeting, the Consolidated Plan process and community needs were discussed.

In mid-December 2014, the City made available on the City’s website the Five-Year Consolidated Plan Survey to solicit the community’s input on the most pressing needs, particularly in the areas of housing, parks, community facilities, human services, and fair housing. The online survey was also made available in Spanish. The City received over 140 responses to the survey providing valuable community feedback on the City’s priority needs. The results of the survey are reported in Appendix A of this plan.

The Lake Forest City Council reviews, conducts a public hearing, and approves the Consolidated Plan prior to submission to HUD. The City followed the requirements for citizen participation as outlined in the City of Lake Forest Citizen Participation Plan and as detailed above.

The draft Consolidated Plan was made available for public review and comment during a 30-day period from March 18, 2015, through April 17, 2015, and will be submitted for adoption to the City Council at a public hearing on May 5, 2015.

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The City of Lake Forest offered several opportunities for participation and comment throughout the Consolidated Plan process, as indicated below. There was a public meeting before the City Council on March 17, 2015, which began a 30-day public review of the Consolidated Plan, with the final City Council adoption at a public meeting on May 5, 2015. The notice for the City Council public hearing is presented in Appendix B of this plan.

The comments received through the citizen participation process were essential to identifying priority needs and the results of the Consolidated Plan survey. The majority of the needs identified throughout the Consolidated Plan process are incorporated into the Needs Assessment and became the basis of the Strategic Plan priorities and goals.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Public Service Agencies	Staff conducted a meeting which 10 sub-recipient agencies attended. Agencies expressed input on some priority needs in the community and were invited to complete the City's Consolidated Plan online survey to further identify priority needs.	Comments identified needed services for low-income individuals and families including seniors, victims of domestic violence, uninsured populations, veterans, and youth with special needs.	All comments were accepted.	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	On-line Survey	Non-targeted/broad community	The survey was available on the City's website, a City newsletter was mailed to over 30,000 commercial and residential addresses soliciting participation in the survey with the solicitation also sent out in an electronic newsletter.	Consolidated Plan survey identifying priority community needs is summarized in Appendix A.	All comments were accepted.	
3	Public Meeting	Non-targeted/broad community	Public meeting before the City Council regarding the draft Consolidated Plan for public comment and a 30-day citizens review.	Comments at the public meeting are noted in the Consolidated Plan (Appendix C).	None received	
4	Public Hearing	Non-targeted/broad community	Action taken by the City Council to adopt the Consolidated Plan.	Comments at the public hearing are noted in the Consolidated Plan (Appendix C).	None received	

**Table 4 – Citizen Participation Outreach**



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

This section of the plan provides a summary of Lake Forest's needs related to affordable housing, special needs housing, community development, and homelessness. The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priority, which form the basis for the Strategic Plan section and the programs and projects to be administered. Most of the data tables in this section are populated with default data from the Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for HUD based on the 2007–2011 American Community Survey (ACS). Other sources are noted throughout the Consolidated Plan.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The data in this section analyzes households with housing problems, those experiencing (1) overcrowding; (2) substandard housing; (3) cost burden (paying more than 30% of household income for housing costs); and (4) severe cost burden (spending over 50% of household income for housing costs).

The following income categories are used throughout the plan:

- Extremely low – households with income less than 30% of area median income (AMI)
- Very low – households with income between 30 and 50% of AMI
- Low – households with income between 51 and 80% of AMI
- Moderate – households with income between 81 and 120% of AMI
- Above moderate – households with income above 120% of AMI

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	73,696	77,111	5%
Households	25,246	26,888	7%
Median Income	\$67,967.00	\$94,632.00	39%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,950	2,045	4,135	2,945	15,815
Small Family Households *	755	720	1,740	1,485	9,750
Large Family Households *	160	185	520	300	1,500
Household contains at least one person 62-74 years of age	375	405	670	560	2,420
Household contains at least one person age 75 or older	295	445	335	170	469
Households with one or more children 6 years old or younger *	299	315	749	490	2,235

\* the highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	20	45	0	125	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	60	65	0	170	0	10	8	0	18
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	125	205	130	550	0	35	75	80	190
Housing cost burden greater than 50% of income (and none of the above problems)	560	410	240	10	1,220	525	575	785	320	2,205

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	100	135	780	445	1,460	120	305	805	695	1,925
Zero/negative Income (and none of the above problems)	145	0	0	0	145	115	0	0	0	115

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	760	620	555	140	2,075	525	620	875	400	2,420
Having none of four housing problems	140	235	1,115	985	2,475	265	575	1,590	1,425	3,855
Household has negative income, but none of the other housing problems	145	0	0	0	145	115	0	0	0	115

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	400	335	560	1,295	175	310	735	1,220
Large Related	145	105	150	400	14	44	215	273
Elderly	85	110	69	264	295	400	250	945
Other	205	170	420	795	160	165	455	780
Total need by income	835	720	1,199	2,754	644	919	1,655	3,218

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	400	235	115	750	155	245	350	750
Large Related	115	60	0	175	10	40	105	155
Elderly	85	75	55	215	215	195	85	495
Other	135	130	110	375	145	130	270	545
Total need by income	735	500	280	1,515	525	610	810	1,945

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	135	155	200	95	585	0	45	53	50	148

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	30	70	35	135	0	4	35	30	69
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	135	185	270	130	720	0	49	88	80	217

**Table 11 – Crowding Information – 1/2**

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

### **Describe the number and type of single person households in need of housing assistance.**

According to the 2009–2013 American Community Survey 5-Year Estimates, about 20% of Lake Forest households are single-person households. While it is difficult to estimate the number of single-person households in need of housing assistance, short of having specific data available, it is likely that when single-person households experience financial hardships, they will be in need of housing assistance given there is only one household income. In support of this, the 2013 Orange County Homeless Count and Survey reported that 2,698 or 63% of the homeless persons were in households without children, suggesting there are numbers of single-person households that fall into homelessness.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Housing data available from the Orange County Housing Authority indicates that the agency administers 10,825 Section 8 Housing Choice Vouchers. Of that total, 2,163 or about 20% of the vouchers are held by disabled families (see NAÏÏÏ35 below). The percentage of current voucher households with disabilities makes evident the need for affordable housing for individuals with disabilities.



As of February 2015, 251 of the abovementioned vouchers were being used by Lake Forest residents. In addition, there are 559 Lake Forest households on the Housing Authority's Section 8 Housing Choice Voucher waiting list. Of these households, 105 are elderly and 141 are disabled. Currently there are 48,298 households on the countywide waiting list, which was established during the last open enrollment in February 2012.

There is no readily available data regarding the victims of domestic violence, dating violence, sexual assault and stalking in need of housing assistance in Lake Forest. However, the 2011 Orange County Homeless Census and Survey, conducted by Applied Survey Research, reported that of the 794 persons surveyed countywide, 11% were victims of domestic violence. If this percentage is applied to Lake Forest's combined sheltered and estimated unsheltered homeless population (i.e., 54 persons), there could be up to 6 persons in the City that are victims of domestic violence in need of housing assistance.

### **What are the most common housing problems?**

By far the most common housing problem facing Lake Forest residents is cost burden. Of the 8,130 low-income households of the city, 5,972 (73%) of them spend more than 30% of household income on housing and 3,460 (43%) of them spend over 50% of household income on housing. Significantly more homeowners face cost burden than renters.

### **Are any populations/household types more affected than others by these problems?**

Among low-income households that face 30% cost burden, 42% are small related households.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Households, both individuals and families with children, in the extremely low-income group are at high risk of becoming homeless due to limited or lack of income or because of a high housing cost burden. Job loss coupled with a shortage of affordable housing further increases the risk of homelessness for individuals and families with children in the extremely low-income group. A total of 4,251 homeless individuals were counted as part of Orange County's 2013 point-in-time count, with 39% reported as unsheltered.

Orange County has an extensive network of churches, nonprofit agencies, and governmental entities that offer assistance to keep people in their homes by providing temporary rental and utility assistance. Agencies providing homeless prevention services recognize that their common aim is to stabilize households and improve their housing stability to avoid future housing crises.

The Orange County Continuum of Care has adopted a goal to prevent homelessness in the Orange County Ten-Year Plan to End Homelessness. It recognizes that families and individuals who become homeless are grappling with underlying issues that precipitated their housing crisis. The ultimate goal for those serving individuals and families at high risk of homelessness is to help them move toward self-sufficiency. Activities and services aimed at reducing the incidence of homelessness include:

Rent/mortgage assistance

Utility assistance

Credit counseling

Legal/mediation services

Food banks and pantries

Transportation/gas voucher

Clothing assistance

Prescription/medical/dental services

Workforce development

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The housing characteristics most commonly linked with instability and an increased risk of homelessness include high cost burden (the gap between income and the high cost of housing), a tight rental market, and a shortage of affordable housing. These factors are further compounded by job loss and a high

unemployment rate and personal circumstances such as health conditions, mental illness, substance abuse, and trauma.

## **Discussion**

Based on the data below, there are 77,111 people residing in Lake Forest comprising 26,888 households. Of these households, approximately 30.2% are at or below 80% of AMI and considered “low income” per HUD regulations. According to the 2009–2013 American Community Survey 5-Year Estimates, 70.1% of households are owner-occupied and 29.9% are renter-occupied (ACS Demographic and Housing Estimates). Based on similar data (CHAS) analyzed as part of the City’s Housing Element, approximately 76% of all lower-income renter households and 70% of all lower-income owner households in Lake Forest were overpaying for housing. The percentage of overpaying households was even greater for extremely low-income renters, with 85% of this category overpaying for housing. This data aligns with the data in the tables below in that the most prevalent housing problem among both renter and owner households is housing cost burden. Overcrowding for renters is also a housing problem, which reflects the inability of households to afford larger units, possibly as a result of a shortage of affordable housing for larger households.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The next three sections will assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

The racial and ethnic makeup of Lake Forest is as follows:

Racial/Ethnic Group	Percentage
• White	59.03%
• Black/African American	1.55%
• Asian	13.22%
• American Indian, Alaska Native	0.39%
• Native Hawaiian, Pacific Islander	0.17%
• Some Other Race	0.43%
• Two or More Races	2.85%
• Hispanic	22.36%

The Consolidated Plan must identify racial or ethnic groups that experience a disproportionately greater extent of housing problems. HUD defines a disproportionately greater extent as a racial or ethnic group with at least 10% more housing problems than the percentage of population in the category as a whole.

A household is considered to have a housing problem when their home lacks a complete kitchen or plumbing facilities, when there is more than one person per room, or when a cost burden (30% or more of household income is used for housing expenses) exists.

For the purpose of this Consolidated Plan, disproportionately greater need is assumed to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

A disproportionately greater need of households experiencing one or more of four housing problems will be assessed at the extremely low-income level (0%–30% of the area median income [AMI]), the very low-income level (30%–50% AMI), and the low-income level (50%–80% AMI).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,330	180	140
White	760	145	95
Black / African American	35	0	0
Asian	180	35	15
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	295	0	20

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,535	315	0
White	930	245	0
Black / African American	25	0	0
Asian	155	15	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	365	50	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,875	1,180	0
White	1,615	885	0
Black / African American	45	30	0
Asian	330	85	0
American Indian, Alaska Native	0	25	0
Pacific Islander	15	0	0
Hispanic	785	120	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,080	1,165	0
White	1,450	745	0
Black / African American	75	10	0
Asian	230	155	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	285	220	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

Overall, 77% of low-income households in Lake Forest experience at least one housing problem. There are four groups with a disproportionately greater need. Pacific Islanders experience a disproportionately greater extent of housing problems at 100%, while Hispanics experience a disproportionate need at 88%, Asians at 81%, and Blacks at 78%. The sample size is particularly small for Pacific Islanders, so it is difficult to draw meaningful conclusions.

While not measured as disproportionately high, about 72% of American Indian households and 70% of Whites experience one or more housing problems. Blacks, Asians, American Indians, and Hispanic households all experience higher than average housing problems at the extremely low-income level.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A household is considered to have severe housing problems when their home lacks complete kitchen or plumbing facilities, when there is more than one and a half persons per room, or when a cost burden (50% or more of income toward housing) exists.

For the purposes of this Consolidated Plan, disproportionately greater need is assumed to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

A disproportionately greater need of households experiencing one or more of four severe housing problems will be assessed at the extremely low-income level (0%–30% of AMI), the very low income-level (30%–50% AMI), and the low-income level (50%–80% AMI).

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,225	285	140
White	670	235	95
Black / African American	35	0	0
Asian	165	50	15
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	295	0	20

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,105	740	0
White	600	575	0
Black / African American	25	0	0
Asian	115	50	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	310	95	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,350	2,695	0
White	735	1,775	0
Black / African American	35	35	0
Asian	100	325	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	15	0
Hispanic	450	455	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	695	2,550	0
White	410	1,780	0
Black / African American	0	90	0
Asian	130	250	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	130	380	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

Overall, 49% of low-income households in Lake Forest experience at least one severe housing problem. Two racial/ethnic groups experience a disproportionately greater extent of one or more severe housing problems: 73% of Black households and 65% of Hispanic households experienced severe housing problems. American Indians were the only other group to experience a higher than average number of severe housing problems at 56%.

The experience of facing severe housing problems is greater for lower-income groups. At least 74% of extremely low-income households experience one or more severe housing problems, while 58% of very low-income households and 33% of low-income households experience at least one or more severe housing problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Housing cost burden is defined as a household spending more than 30% of its gross income on housing expenses. A severe cost burden exists when a household expends more than 50% of its gross income on housing expenses.

A disproportionately greater need is assumed to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,290	6,200	4,125	150
White	11,020	4,245	2,580	105
Black / African American	310	165	70	0
Asian	1,920	660	410	15
American Indian, Alaska Native	110	15	55	0
Pacific Islander	10	40	0	0
Hispanic	1,645	945	950	20

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2007-2011 CHAS  
Source:

### Discussion:

Overall, 40% of Lake Forest households experience a housing cost burden. Two racial/ethnic groups experience a disproportionate housing cost burden: a total of 80% of Pacific Islander households experience cost burden (though the total group size was small), followed by Hispanics at 53%. The experience of cost burden by other racial groups included Blacks at 43%, American Indians at 39%, Whites at 38%, and Asians at 36%.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Several different racial/ethnic groups experience disproportionate need in terms of housing problems and cost burden. Pacific Islander, Hispanic, Asian and Blacks experience a disproportionately greater extent of housing problems. Blacks and Hispanics experience a disproportionate share of severe housing problems, while Pacific Islanders and Hispanics experience a disproportionate degree of cost burden. Hispanics experience disproportionate need in all three categories, while Blacks and Pacific Islanders experience disproportionate need in two of the three categories.

There appeared to be a greater incidence of housing problems and severe housing problems at the lower income levels. About 74% of extremely low-income households and 58% of very low-income households experience severe housing problems. Several racial-ethnic groups experience a greater than average number of housing problems at the extremely low-income level.

**If they have needs not identified above, what are those needs?**

Affordable housing and tenant-landlord mediation to correct housing problems.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

## NA-35 Public Housing – 91.205(b)

### Introduction

The City Council of the City of Lake Forest established the Lake Forest Housing Authority on February 1, 2011. The City Council designated the Housing Authority as the Housing Successor to the Lake Forest Redevelopment Agency (Agency). When the Agency dissolved on February 1, 2012, the majority of the Agency's housing assets were transferred to the Housing Authority including 12 units of rental properties and 2 vacant property sites. Although the Housing Authority received these housing assets and functions, it does not have an ongoing financing mechanism to maintain them. The Lake Forest Housing Authority does not administer Section 8 funding and will continue to refer interested households to the Orange County Housing Authority. The units listed in the tables below, including resident characteristics and race/ethnicity, refer to the number of households countywide that are receiving rental assistance through the Orange County Housing Authority.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	10,825	0	10,418	187	207	10

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,476	0	16,470	17,239	15,594
Average length of stay	0	0	0	8	0	8	0	4
Average Household size	0	0	0	2	0	2	1	3
# Homeless at admission	0	0	0	87	0	5	72	10
# of Elderly Program Participants (>62)	0	0	0	4,926	0	4,884	38	3
# of Disabled Families	0	0	0	2,163	0	2,075	64	14
# of Families requesting accessibility features	0	0	0	10,825	0	10,418	187	207
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	5,857	0	5,528	139	182	6
Black/African American	0	0	0	745	0	693	39	10	2
Asian	0	0	0	4,128	0	4,107	4	15	2
American Indian/Alaska Native	0	0	0	64	0	60	4	0	0
Pacific Islander	0	0	0	31	0	30	1	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	1,941	0	1,814	34	87	4
Not Hispanic	0	0	0	8,884	0	8,604	153	120	6
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)



**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Not applicable. There are no public housing units in Lake Forest.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

About 66% of extremely low- and very low-income households in the city experience cost burden (spend more than 30% of income on housing costs) indicating the lack of affordable housing for these very low-income groups. Additionally, seniors and persons with disabilities can be more seriously impacted by these issues, due to the challenges of aging, disabilities, and limited financial support. The federal Section 8 Housing Choice Voucher program provides rental assistance to very low-income households overpaying for housing.

Low- and moderate-income Housing Choice Voucher (HCV) participants clearly need continued access to housing assistance. The average annual income for a HCV participant in Orange County is \$16,476. The median contract rent (as of 2011) in Lake Forest was \$1,582, which, if not for HCV, would require over 115% of the household's monthly income to go toward rent.

Many HCV program participants also need help to maintain their stability in housing, including family self-sufficiency, case management, and access to mental health and disability services. The Orange County Housing Authority has a Family Self-Sufficiency (FSS) Program that assists participants so that they may maintain their economic goals through assistance from the program. With an average annual income of \$16,476, HCV participants, and particularly the elderly, in Lake Forest also have an immediate need for affordable housing that will continue to increase as the population ages. Seniors also need supportive services to age in place. Persons with disabilities in the HCV program have a need for supportive services.

**How do these needs compare to the housing needs of the population at large**

While the challenging economy poses obstacles for many families, needs are generally more acute among low-income families. This is evidenced by the fact that the median income for HCV households in Orange County is at the extremely low-income level (30% of area median income). Once 30% of the household's income is paid for housing costs, little remaining income is available for other household expenses.

**Discussion**

HCV program participants need housing assistance and services that will allow them to maintain their housing stability and increase their income and assets. While there are no public housing developments in Lake Forest, the Orange County Housing Authority administers Section 8 Housing Choice Vouchers countywide. As of February 2015, 251 of the 10,825 vouchers allocated to Orange County households were being used by Lake Forest residents. In addition, there are 559 Lake Forest households on the Housing Authority's Section 8 Housing Choice Voucher waiting list. Of these households, 105 are elderly and 141 are disabled.

Additionally, the City has an inventory of nine publicly assisted housing projects, of which 226 of the 1,400 total units are affordable to low-income households. The Lake Forest Housing Authority also oversees properties with low-income units comprising two very low income, four low income, and two moderate income. Four units have unrestricted income levels.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City of Lake Forest collaborates with several nonprofit and other agencies that provide shelter and supportive services in the interest of serving homeless persons and preventing homelessness. The Orange County metropolitan area is served by the Orange County Continuum of Care (CoC). OC Partnership and OC Community Services have provided leadership and coordination of Orange County's Continuum of Care. This public/nonprofit partnership helps ensure comprehensive, regional coordination of efforts and resources to reduce the number of homeless and persons at risk of homelessness in Orange County.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	20	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	21	13	0	0	0	0
Chronically Homeless Individuals	8	2	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	3	2	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	1	0	0	0	0

Table 26 - Homeless Needs Assessment

**Data Source Comments:** Orange County Homeless Count and Survey Report, July 2013, and PMC estimates

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2013 Orange County Homeless Count revealed that 37% of the county homeless population included those with families and 13% of the homeless population was veterans.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The Orange County Homeless Count revealed data on unsheltered homeless by racial/ethnic groups. Of the 1,290 unsheltered homeless respondents that reported a race, 66% were White/Caucasian, 9% were Black/African American, and 9% reported as multi-racial. Other races account for almost 16% of the population including 4% Native American/Alaska Native, 2% Asian, 2% Pacific Islander, 1% Hawaiian, 3% Other Racial, and 3% Unknown. About 28% of the unsheltered homeless reported as Hispanic/Latino.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The data provided in the table below is from the 2013 Orange County Homeless Count and Survey Report. There were 4,251 homeless persons reported in Orange County: 2,698 were single adults, 1,539 were in families, and 14 were unaccompanied youth. Single adults made up 64% of the homeless population, with families making up 36% and unaccompanied youth less than 1%.

### Discussion:

Focusing more specifically on Lake Forest, the 2013 Orange County Homeless Count and Survey Report documented 33 sheltered homeless persons in the City. If the countywide ratio of sheltered to unsheltered homeless persons is assumed to equally apply to Lake Forest for planning purposes, there

could have been an additional 21 unsheltered persons or a total of 54 homeless persons in the City during the 2013 Count and Survey.

There is no data available regarding the characteristics of homeless households in Lake Forest, only the total number of sheltered households. Hence, the subpopulation figures in the table above were derived by applying countywide percentages to the 33 sheltered homeless persons and estimated 21 unsheltered persons within the City. It should also be noted that the various subpopulations are not mutually exclusive of one another. For example, a person suffering from chronic substance abuse could also be a veteran.

There are two transitional housing facilities operated by South County Outreach in Lake Forest. The facilities contain seven 2-bedroom and four 1-bedroom units for a total of 18 beds. All of the beds are for families with children. In addition, social services programs in Lake Forest serve the homeless or provide services for the prevention of homelessness.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Due to their special circumstances, they are more likely to be low income. These groups include the following:

- Elderly households
- Persons with disabilities and developmental disabilities
- Large households
- Homeless persons

### **Describe the characteristics of special needs populations in your community:**

#### **Elderly Households**

According to the 2007–2011 CHAS, there were 6,144 households in Lake Forest with at least one person 62 years or older. Approximately 25% of the elderly-headed households were in the extremely low- and very low-income categories. About 31% of elderly households were cost burdened. The elderly face unique housing circumstances due to 3 factors: a limited/fixed income; health care costs; and disabilities. Many seniors are retired and/or living on fixed incomes and may not be able to afford home repairs or large rent increases. Seniors have special needs for affordable housing and special services. Of the 559 Lake Forest households on the Housing Choice Voucher waiting list, 105 are elderly.

#### **Persons with Disabilities and Developmentally Disabled**

According to the 2009–2011 ACS, there were an estimated 4,581 persons with disabilities age 5 years and older in the City. In that group, 2,074 persons with disabilities were between 18 and 64 years. There were an estimated 2,045 persons with disabilities aged 65 and over. Of the residents 65 years and older, ambulatory and independent living difficulties were the most prevalent. Disabled persons often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs associated with a disability. Of the 559 Lake Forest households on the Housing Authority's waiting list, 141 are disabled.

#### **Large Family Households**

Large households, defined as having five or more members, often require special housing needs due to a limited supply of adequately sized, affordable housing units. The 2007–2011 CHAS data reports there were 2,665 large family households in Lake Forest representing about 10% of the city’s households. As reported in the 2007–2011 ACS, about 14% of renter households and about 10% of owners had five or more members. Cost burden and overcrowding are two specific housing problems usually facing large lower-income renter households.

## **Homeless Persons**

Per the most recent count of homeless persons reported in the 2013 Orange County Homeless Count and Survey Report, there were 4,251 homeless persons reported in Orange County: 39% unsheltered homeless, 27% in emergency shelter programs, and 34% in transitional housing programs. Unsheltered homeless are those persons reporting that they spent the previous night in the streets, a vehicle, an abandoned building, etc. Emergency shelter programs are facilities offering limited shelter stays (generally up to 90 days), which offer a safe alternative to living on the streets and which provide essential services. Transitional housing is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD.

The 2013 Orange County Homeless Count and Survey Report documented 33 sheltered homeless persons in the City. If the countywide ratio of sheltered to unsheltered homeless persons is assumed to equally apply to Lake Forest for planning purposes, there could have been an additional 21 unsheltered persons or a total of 54 homeless persons in the City during the 2013 Count and Survey. There are two transitional housing facilities operated by South County Outreach in Lake Forest. The facilities contain seven 2-bedroom and four 1-bedroom units for a total of 18 beds. All of the beds are for families with children. In addition, social services programs in Lake Forest serve the homeless or provide services for the prevention of homelessness.

## **What are the housing and supportive service needs of these populations and how are these needs determined?**

### **Elderly Households**

Senior housing needs may be more problematic than the needs of other residents since seniors are often living on a fixed income and many have special housing and care needs, such as physical disabilities and limitations, income, and healthcare costs. Additionally, senior households have other needs to help preserve their independence including protective services to maintain their health and safety, in-home support services to perform activities of daily living, conservators to assist with personal



care and financial affairs, public administration assistance to manage and resolve estate issues, and networks of care to provide a wide variety of services and daily assistance.

### **Persons with Disabilities and Developmental Disabilities**

Persons with disabilities may have special housing needs because of health costs, fixed or limited incomes, and/or a lack of accessible and affordable housing. A disability is defined by public agencies as any physical, mental, or emotional condition that lasts over a long period of time, makes it difficult to live independently, and affects one or more major life activities. A number of housing types are appropriate for people living with a developmental disability, including rent-subsidized homes, licensed and unlicensed single-family homes, and Section 8 housing.

### **Large Family Households**

As reported in the 2007–2011 ACS, about 14% of renter households and about 10% of owners in Lake Forest had five or more members. Large households have a need for large units with four or more bedrooms.

### **Homeless Persons**

In Orange County, single adults made up 64% of the homeless, with families making up 36% and unaccompanied youth less than 1%. The chronically homeless made up approximately 20% of the homeless population. A chronically homeless person is defined as an unaccompanied homeless person with a disabling condition and being continuously homeless for a year or more. Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness and the lack of facilities that serve homeless clients. Homeless persons have been found to benefit from a Housing First approach. Housing First is an approach to ending homelessness that centers on providing people experiencing homelessness with housing as quickly as possible—and then providing services as needed. This approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve.

There are two transitional housing facilities operated by South County Outreach in Lake Forest. The facilities contain seven 2-bedroom and four 1-bedroom units for a total of 18 beds. All of the beds are for families with children. Additionally, social services programs in Lake Forest serve the homeless or provide services for prevention of homelessness.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Statistics from the California Department of Public Health report that as of June 30, 2014, there were 3,206 cases of HIV in Orange County with 8,286 cases of AIDS. A network of agencies in Orange County

serve persons with HIV/AIDS, including AIDS Drug Assistance Program-Orange County Health Care Agency, California Collaborative Treatment Group-UCI Medical Center (medical services); AIDS Service Foundation-HIV: Women's Voices, Orange County Health Care Agency-AIDS Community Education Project, UCI Medical Center Health Education (AIDS training and education center; prevention), AIDS Response Program, AIDS Services Foundation, Annie's House, Choices VIII, Being Alive Orange County, and Gerry House.

The Orange County Health Care Agency reported five new HIV diagnoses in Lake Forest in 2013. The AIDS Services Foundation of Orange County, which is based in the neighboring city of Irvine, offers a transitional housing program serving people with HIV/AIDS, as well as other various supportive services.

**Discussion:**

Special needs groups with high priority housing and supportive services needs include elderly persons, persons with disabilities, female-headed households, and the homeless. These populations would generally benefit from permanent housing with supportive services on-site. The Orange County region surrounding Lake Forest does have a number of providers that serve special needs populations.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Improving parks and recreation is one of the top priorities of the community. One of the City's consistent goals has been to meet park acreage per capita goals. The City recently completed construction of a new sports park and recreation center. The City has committed funding to enhance city parks by renovating playgrounds and installing new landscaping and other facilities such as restrooms and concession stands. The City has also added to its park inventory through park development. Community input also ranks youth centers and senior centers as high priorities.

### **How were these needs determined?**

2014 Resident Survey and Consolidated Plan Priority Needs Survey

### **Describe the jurisdiction's need for Public Improvements:**

Top issues identified by the community in the 2014 Resident Survey include reducing traffic congestion, improving parks and recreation, limiting growth and development, improving and repairing city infrastructure, and improving public safety. The needs for traffic congestion improvements and infrastructure improvements including ADA curb ramp improvements, sidewalk improvements, and street resurfacing are identified as budgetary priorities in the 2013–2015 Capital Improvements Project Budget. Also identified in the Consolidated Plan Priority Needs Survey as part of the top 10 highest priority needs are street improvements, sidewalk improvements, and street lighting improvements.

### **How were these needs determined?**

2014 Resident Survey, Consolidated Plan Priority Needs Survey, and 2013–2015 Capital Improvements Project Budget.

### **Describe the jurisdiction's need for Public Services:**

The City examined special needs groups such as elderly persons, persons with disabilities, female-headed households, and homeless, as well as other special needs groups including persons with mental illness, persons with alcohol and drug addictions, persons with HIV/AIDS, and victims of domestic violence, may have more difficulty finding housing and require specialized services or assistance. Due to their special circumstances, they are more likely to be low income.

The need for public services in Lake Forest was identified in the consultation process and in the Consolidated Plan Priority Needs Survey. A group of 10 public service agencies at a scheduled grant funding meeting identified the following priority needs of special needs populations: youth with special needs, low-income families, seniors, victims of domestic violence, uninsured populations, veterans, and the need for child care. Age Well Senior Services commented that the population is aging and people want to remain in the comfort of their homes; with the aging population, there are growing needs of a growing senior population. Vocational Visions, which provides licensed programs for persons with intellectual/developmental disabilities, commented that their program is reaching capacity as young adults are aging out of school who are in need of the agency's health related services program and that more emphasis should be placed on employment and community integration.

Also, ranked as priority needs in the Consolidated Plan Priority Needs Survey were the following public services: youth services, senior services, domestic violence services, disabled services, and services for the homeless or near homeless including emergency shelter, food and clothing, rent and utility assistance, and housing.

### **How were these needs determined?**

Consultations and Consolidated Plan Priority Needs Survey.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the city's housing market including the significant characteristics of housing supply, housing demand, and housing conditions and cost. The Housing Market Analysis, in conjunction with the needs assessment, will provide the basis for the Strategic Plan to identify programs and projects to be funded and administered as part of the CDBG program.

Lake Forest's housing stock is primarily single-family homes, including mobile homes (74%), with an owner-occupant rate of 71%. The majority of owner-occupied single-family homes have at least three bedrooms, while the majority of renter-occupied units have two or fewer bedrooms. There is an affordability mismatch between the price of housing and the amount households can afford to pay. The affordability table below shows that extremely low- and very low-income households suffer from the greatest affordability mismatch.

A need remains for more affordable housing, particularly for lower-income households. This need is not unique to Lake Forest, but is prevalent throughout Orange County.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The majority of Lake Forest's housing units are single-family homes (69%). Multi-family units are fairly evenly distributed across 2–4 units (6%) and 20 or more units (6%) with a significantly larger number of 5- to 19-unit developments (14%). Mobile homes, boats, RV, vans, etc., constitute 5% of the city's residential properties (1,289 units).

Most of the ownership units are larger homes with three or more bedrooms (76%), with the balance being predominantly two-bedroom units (20%). The city has a very small number of owner-occupied one-bedroom units.

Rental units comprise about 29% of the occupied housing stock. Rental units are available in a range of sizes from studios (no bedroom) to three or more bedrooms. Almost half of the rental units (43%) are two-bedroom units, with a significant number of one-bedroom units (30%). The supply of rental units for larger families is limited; only 25% of rental units have three or more bedrooms. A very small number of studio units are available (46 units).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,945	53%
1-unit, attached structure	4,576	16%
2-4 units	1,635	6%
5-19 units	3,895	14%
20 or more units	1,829	6%
Mobile Home, boat, RV, van, etc	1,289	5%
<b>Total</b>	<b>28,169</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	46	0%	117	2%
1 bedroom	622	3%	2,304	30%
2 bedrooms	3,866	20%	3,372	43%
3 or more bedrooms	14,580	76%	1,981	25%
<b>Total</b>	<b>19,114</b>	<b>99%</b>	<b>7,774</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The City of Lake Forest currently has four primary housing assistance programs serving different target groups. The Housing Rehabilitation Loan Program serves approximately eight low- and moderate-income homeowners annually with rehabilitation loans to assist homeowners with repairs and improvements to their homes. It also helps to ensure citywide maintenance of the housing stock. The Code Enforcement Program addresses code violations and housing preservation matters, including responding to substandard housing, property maintenance, overgrown vegetation, trash and debris, illegal building conversions, improper occupancy, and other nuisance/zoning complaints. The program is projected to address 350 cases annually. The Neighborhood Pride Paint Program helps approximately six low- and moderate-income homeowners annually to enhance and maintain the exterior appearance of their homes. The Housing Choice Voucher rental assistance program provides subsidies to extremely low- and low-income families who spend more than 30% of their income on rent. Lake Forest partners with the Orange County Housing Authority (OCHA) to administer the voucher program serving approximately 175 households annually.

A total of 264 assisted units in the city must be maintained as affordable units, as noted in the section below.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The table below shows assisted units in the city with covenants that require rents to be maintained at affordable levels. There are a total of 264 affordable units. The City's 2013–2021 Housing Element identified 255 affordable housing units that are at risk of converting to market rate. Of these units, 209 are only considered "at risk" because the property owners have the option to pre-pay bond funding before 2023. Affordability covenants for 38 units in the Crestwood Apartments expire in 2017, six units at Bellecour Way could convert to market rate in 2018, and two transitional housing units become at risk in 2022 and 2013.

**Does the availability of housing units meet the needs of the population?**

The availability of housing units generally meets the needs of low-income households and above. There is, however, an insufficient supply of units for both very low- and extremely low-income households. This situation is not unique to Lake Forest, but mirrors what is occurring throughout Orange County. For the over 1,900 extremely low-income households, only 180 affordable units are available for that population's needs. For the over 2,000 very low-income households, only 919 affordable units are available. This disparity is also evidenced in the data for cost-burdened households for those populations. Of extremely low-income households, 76% experience cost burden (spending more than 30% of their monthly income on housing costs); 65% of that population experiences severe cost burden

(spending more than 50% of their income on housing costs). Of very low-income households, 80% experience cost burden, with 54% experiencing severe cost burden.

### **Describe the need for specific types of housing:**

The following housing needs were identified in the City's 2013–2021 Housing Element:

- Facilitate the development of affordable housing by offering development incentives.
- Development of residential units that are designed and marketed to meet the needs of extremely low-income households.
- Development of new housing units in close proximity to public transportation and community services.
- Support the provision of housing and supportive services for special needs populations.
- Offer rehabilitation and home improvement assistance to lower- and moderate-income households, mobile home park residents, and seniors.
- Support County efforts to preserve and expand rental assistance programs for extremely low income households.
- Encourage the development of affordable ownership housing for first-time homebuyers.

### **Discussion**

Through the consultation and public meeting process, the following housing needs were identified:

- Energy efficiency
- Housing code enforcement
- Senior housing
- Homeowner housing rehabilitation
- Housing for the disabled
- Emergency shelter
- Transitional housing



## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The cost of housing in a jurisdiction is an important consideration, as it determines the affordability of housing to residents in various income groups. The cost of housing table below indicates that housing costs have risen significantly from 2000 to 2011 for both renters and homeowners. The median home value rose by 110% from a median home value of \$258,500 in 2000 to \$543,600 in 2011. The high cost of ownership units make it prohibitive for very low-income households to purchase housing in Lake Forest. Rents have increased by 57% from a median monthly rent of \$1,006 in 2000 to \$1,582 in 2011. Renters feel the impact of this increase; over half of renters (54.7%) pay \$1,500 or more for rent each month, with about one-fifth of the rental population paying \$2,000 or more.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	258,500	543,600	110%
Median Contract Rent	1,006	1,582	57%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	293	3.8%
\$500-999	498	6.4%
\$1,000-1,499	2,731	35.1%
\$1,500-1,999	2,641	34.0%
\$2,000 or more	1,611	20.7%
<b>Total</b>	<b>7,774</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	180	No Data
50% HAMFI	455	464
80% HAMFI	2,234	979
100% HAMFI	No Data	2,144
<b>Total</b>	<b>2,869</b>	<b>3,587</b>

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,142	1,312	1,644	2,300	2,561
High HOME Rent	1,076	1,154	1,387	1,594	1,879
Low HOME Rent	843	903	1,083	1,252	1,397

**Table 32 – Monthly Rent**

Data Source Comments:

## Is there sufficient housing for households at all income levels?

The Housing Affordability table above provides the number of affordable rental and owner units for each income range. Housing is considered affordable if housing costs are no more than 30% of household income. The table identifies an insufficient supply of units for both very low- and extremely low-income households. For over 1,900 households earning 30% of household area median family income (HAMFI), only 180 units are affordable. For 2,045 households at the very low-income level (50% HAMFI), only 919 units are affordable to renters/owners. This disparity is also evidenced in the data for cost-burdened households for those populations. Of the extremely low-income households, 76% experience cost burden (household spending more than 30% of monthly income on housing costs); 65% of that population experiences severe cost burden (spending more than 50% of their income on housing costs). Of very low-income households, 80% experience cost burden, with 54% experiencing extreme cost burden.

## How is affordability of housing likely to change considering changes to home values and/or rents?

The economic challenges of several years ago led to higher unemployment, and drops in housing values resulted in reductions in housing prices in Lake Forest. Foreclosures increased in the city since 2007, with a slowed rate of foreclosures in recent years. The number of Lake Forest homes in the foreclosure process declined 57% from 387 homes in January 2012 to 164 in January 2013. The cost of housing has increased over time, and current housing cost data reveals that housing prices are on the rise. The City's 2013–2021 Housing Element reports a median sales price of \$422,500 in January 2013, up substantially from January 2012 when the median sale price was \$248,000. The city's median sale price in January 2013 was slightly lower than the countywide median sale price (\$460,000) and higher than nearby Rancho Santa Margarita (\$377,000). This suggests that lower-income households cannot afford a median-priced home in Lake Forest.

Average median rents reported in the Housing Element for the same general time period were \$1,375 for one bedroom, \$1,640 for two bedrooms, \$2,400 for three bedrooms, and \$2,775 for four or more

bedrooms. When market rents are compared to the amounts low-income households can afford to pay, it is clear that extremely low-income households cannot afford market-rate rental housing in Lake Forest. Extremely low- and very low-income households will struggle to find rental housing that is affordable without some form of housing assistance or incurring cost burden, overcrowding, or both.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Further evidence demonstrates the high cost of rental housing currently in the city. HUD's listing of 2014 Fair Market Rents in the Orange County is compared to listed median rents in the table below. The actual cost for rental housing in Lake Forest approximates the Fair Market Rents; however, they are generally slightly higher than HUD's Fair Market Rents.

**Discussion**

The cost of housing can be a challenge for low-income households, which are sometimes forced to spend more than 30% of their gross income on housing costs due to market factors, including availability, resale pricing, interest rates, and property taxes and assessments. The challenges households face vary by income level:

- For low-income households, the primary challenge is homeownership, especially at a time when demand is high and competition from investors further limits supply. Low-income households generally find rental housing affordable, with market-rate rents slightly higher than affordable rents.
- For very low-income households, both renting and purchasing is a challenge.
- In general, extremely low-income households are not advised to purchase homes. These households face the most difficulty finding affordable rents in the city.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The City's housing stock is generally in sound condition and well-maintained. However, census and field survey data indicate that there is some need for home maintenance and rehabilitation within the community, including remediation of lead-based paint. In response to this need, the City monitors housing conditions through its Code Enforcement Program and offers financial assistance to low and moderate income homeowners with needed repairs and lead-based paint remediation through its Housing Rehabilitation Program.

### Definitions

A property in "substandard condition" means any dwelling unit that contains a circumstance that endangers the life, limb, health, property, safety, or welfare of the public or the occupants. The conditions that make a property a "substandard dwelling" are defined in detail in Section 17920.3 of the California Health and Safety Code.

For purposes of the CDBG program, "substandard condition but suitable for rehabilitation" means that the cost of remedying all substandard conditions plus the current value of the property does not exceed the after-rehabilitation value of the property.

The four housing conditions are (1) lacks complete kitchen facilities, (2) lacks complete plumbing facilities, (3) more than one person per room, and 4) cost burden greater than 30%.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,080	37%	3,563	46%
With two selected Conditions	210	1%	561	7%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,824	62%	3,650	47%
<b>Total</b>	<b>19,114</b>	<b>100%</b>	<b>7,774</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	379	2%	296	4%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	9,417	49%	4,463	57%
1950-1979	9,183	48%	2,990	38%
Before 1950	135	1%	25	0%
<b>Total</b>	<b>19,114</b>	<b>100%</b>	<b>7,774</b>	<b>99%</b>

**Table 34 – Year Unit Built**

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,318	49%	3,015	39%
Housing Units build before 1980 with children present	1,864	10%	1,125	14%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,281	0	1,281
Abandoned Vacant Units	0	0	0
REO Properties	164	0	164
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Alternate Data Source Name:

Vacant Units

Data Source Comments: City of Lake Forest 2013-2021 Housing Element

### Need for Owner and Rental Rehabilitation

Housing age is also an important indicator of housing condition. Housing that is 30–40 years old may be in need of rehabilitation, if maintenance on the home has been deferred. Data on the age of housing reported in the 2013–2021 Housing Element indicates that only about 10% of owner-occupied housing units and 11% of rented units in Lake Forest were constructed prior to 1970. These findings suggest that there may be a need for maintenance and rehabilitation, including remediation of lead-based paint, for only a small portion of the city’s housing stock. As further elaborated in the City’s Housing Element, in order to further assess housing conditions in the city, Code Enforcement staff identified those few areas where problems may exist. In December 2007, a targeted field survey of those areas determined that less than five units were in need of minor repair, and only one was identified with structural problems.

Given that approximately 90% of the city's dwelling units were constructed after 1970, it is likely that the 2007 survey results remain applicable and represent current housing conditions in Lake Forest.

In an effort to ensure that deferred housing maintenance does not result in deterioration of the city's housing stock, the goal of the City's Code Enforcement Program is to address housing concerns before they become serious problems. The Code Enforcement Program has helped to reduce structural deterioration by identifying problems and informing residents of programs to assist with improvements. In addition, the City addresses issues related to lead-based paint through its rehabilitation program for single-family homes and mobile home units.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Table 34 reports that 49% of owner-occupied units and 38% of rental housing units in the city were built prior to 1979. These percentages have significant implications in terms of the potential hazards of lead-based paint. Housing units built before 1978 are more likely to present lead-based paint hazards prior to more stringent limits being imposed on the amount of lead in paint. Lead-based paint becomes a hazard when interior or exterior building components coated with lead-based paint are in a deteriorated condition. Lead-based paint presents a hazardous condition to children under age 6 and to pregnant women when lead-based paint peels off walls or is pulverized by windows and doors opening and closing. The California Department of Health-Childhood Lead Poisoning Prevention Branch (CLPPB) reported during the 5-year period from 2010 to 2014 that eleven children from Lake Forest age 20 or younger measured blood lead levels of 10 mg/dl or greater.

### **Discussion**

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The City of Lake Forest does not function as a Public Housing Agency (PHA) pursuant to HUD regulations nor does it own or operate any public housing units. There are no conventional public housing units within Lake Forest. The data presented in the table below pertains to households countywide that are receiving Section 8 rental assistance through the Orange County Housing Authority.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				9,925			879	1,669	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 37 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of Lake Forest does not own or operate any public housing units. The number of vouchers reported in Table 11 is for the Orange County Housing Authority.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Not applicable

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Not applicable

**Discussion:**

Not applicable



## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The data and accompanying discussion that follows focuses on the regional and local facilities available to serve the needs of the homeless (i.e., emergency shelters and transitional and supportive housing), as well as the various homeless services offered by public and non-profit agencies in the Lake Forest area.

While the information presented above is for emergency shelter and transitional housing beds countywide, there are two transitional housing facilities operated by South County Outreach in Lake Forest. The facilities contain seven 2-bedroom and four 1-bedroom units for a total of 18 beds. All of the beds are for families with children.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	18	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Alternate Data Source Name:**

OC Continuum of Care

**Data Source Comments:** Orange County Continuum of Care



**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The vision of the Orange County 10 Year Plan to End Homelessness—2012 is “A dynamic, comprehensive system of housing and services, proportionate to the need, which effectively ends homelessness.” In the Orange County region surrounding Lake Forest, the continuum of care to address homelessness works through a network of agencies and nonprofits to address the needs of homeless persons and families and provides services in the interest of preventing and ending homelessness.

The Orange County Continuum of Care system comprises six basic components:

- Advocacy on behalf of those who are homeless or at risk of becoming homeless.
- A system of outreach, assessment, and prevention for determining the needs and conditions of an individual or family who is homeless.
- Emergency shelters with appropriate supportive services.
- Transitional housing.
- Permanent housing or permanent supportive housing.
- Reducing chronic homelessness and address the needs of homeless using motels to meet housing needs.

The traditional continuum of care model addressed the needs of homeless individuals and families by transitioning the homeless through more permanent housing options from emergency housing to transitional housing to permanent housing. The model adopted by Orange County’s Ten Year Plan to End Homelessness—2012 is a housing first model, which is a rapid re-housing approach to ending homelessness. HUD defines rapid re-housing as a program that provides financial assistance and services to help those who are experiencing homelessness to be quickly re-housed and stabilized. Examples of assistance include, but are not limited to, rental assistance, move-in costs, security deposits, utility assistance, case management, and other supportive services that may be needed to secure and maintain permanent housing. Individuals and families can be rapidly re-housed from homeless situations such as the street, emergency shelters, motels, and transitional shelters.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Orange County offers a number of housing facilities and supportive services for homeless persons and families and persons with special needs including South County Outreach – assistance to low income families, seniors and individuals with rent and utilities, transitional living services, and food pantry; Families Forward – transitional housing, rapid re-housing, food pantry, and occasional rental assistance; The Salvation Army South County Family Services – homeless services, homeless shelter, and rental assistance; Human Options – hotline services, emergency shelter for women of domestic violence (men

are referred to other appropriate facilities), transitional housing, center for children and families; New Horizons Shelters of California – provides apartments and shared living and supportive services including occupational training, social services, and case management; Orange County Veteran Center – patient care, readjustment counseling, and information about veterans’ benefits; and Veterans and Families – works with families to keep them together and works in tandem with all government and civilian resources and agencies.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Special needs populations often have an increased need for housing, services, and facilities. Identified special needs populations in Lake Forest include the elderly (including frail elderly) and persons with disabilities.

Special needs populations often benefit from supportive housing, which is a combination of housing and services intended to help people live more stable, productive lives. Supportive housing is widely believed to work well for those who face the most complex challenges and is coupled with such social services as job training, life skills training, substance abuse programs, educational programs, and case management.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

While discussed in greater detail in the Needs Assessment section of this plan, the City's special needs populations can be summarized as follows:

- 6,144 households within the City with at least one person 62 years or older;
- 4,581 persons with disabilities age 5 or older and of these individuals 2,074 were between the ages of 18 and 64 years and 2,045 were estimated to be 65 years of age and over;
- of the residents 65 years and older, ambulatory and independent living difficulties were the most prevalent;
- approximately 600 Lake Forest residents suffer from developmental disabilities and most of these individuals reside in a private home with a parent or guardian, and at least 151 of these individuals were under 18 years of age; and
- five new HIV diagnoses in Lake Forest were reported by the Orange County Health Care Agency in 2013.

The City of Lake Forest is part of a larger network of social services agencies in Orange County that offer facilities and services for special needs populations.

HICAP Community Outreach – Council on Aging

Age Well Senior Services, Inc.

La Familia (substance abuse treatment and prevention)

Community Service Programs

Families and Communities Together (FACT)

La Familia (Mental Health)

Families and Communities Together (FACT)

Department of Rehabilitation

Goodwill Industries of Orange County

Dayle McIntosh Center

Mental Health Association of Orange County (mental health programs)

Orange County Behavioral Health Services – Children and Youth Services

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Mental Health Association (MHA) of Orange County offers a unique housing services program.

Implementation of the Mental Health Services Act in Orange County has provided a large array of supportive services for those who are homeless or at high-risk of homelessness as well as having a serious mental illness. Supportive services include, but are not limited to, employment services, mentoring, in-home crisis stabilization, education and training, centralized assessment team services, recovery centers, residential treatment, a wellness center, and a transitional age youth discovery program. MHA staff assists clients with housing options, provides transportation for housing search negotiates with landlords, prepares clients for independent living, assists with Section 8 housing application, collects donated furniture and household items, and provides case management for successful long-term placement.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City will commit CDBG funds to public service activities during the next year to address the needs of special needs populations.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs**

**identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City does not receive HOME funds either directly as an entitlement or indirectly through a consortia.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Barriers to affordable housing exist in the form of governmental regulations and market factors. Barriers or impediments to affordable housing are caused when there is little incentive to develop affordable housing due to excessive development costs and/or the lack of community commitment. The City has little control over market factors such as the cost and availability of financing. Public policy and community issues potentially affect the cost of all development projects through the design and implementation of land use ordinances, fees, and development standards. While these policies constrain residential development to some extent, they are necessary to support other public policies. Cities also often require developers to provide on-site and off-site improvements necessary to serve their projects. The City of Lake Forest 2013–2021 Housing Element concludes that building codes and development standards in Lake Forest are not substantially different from those of most other cities in Orange County.

Land and construction costs are also key market factors that may serve as a barrier to affordable housing. The City has no influence over materials and labor costs. Land represents one of the most significant costs of new housing. The City's Housing Element points out that despite generally poor economic conditions since 2007, land prices throughout Orange County remain high relative to other regions in California and pose a significant challenge to development of affordable housing by the private market. Because per unit land cost is directly affected by density, one way to affect this cost is to develop at higher densities that allow the cost to be spread across more units, thus reducing the total price. The City Zoning Code allows development at up to 43 units per acre in the R2 district. Another factor that may serve to address the high cost of developing affordable housing is the availability of government funding to subsidize a portion of the development cost. The elimination of California redevelopment low/mod housing funds in February 2012 directly impacted a primary funding source of the City of Lake Forest for subsidizing the cost of affordable housing.



## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The data and accompanying discussion that follows focuses on the characteristics of Lake Forest's workforce and employment opportunities, as well as the City's efforts to promote economic opportunities for its low and moderate income residents.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	128	251	0	1	1
Arts, Entertainment, Accommodations	3,505	3,333	12	12	0
Construction	1,357	1,894	5	7	2
Education and Health Care Services	4,247	3,206	15	12	-3
Finance, Insurance, and Real Estate	2,857	2,150	10	8	-2
Information	823	395	3	1	-2
Manufacturing	3,565	4,339	13	16	3
Other Services	1,309	1,658	5	6	1
Professional, Scientific, Management Services	4,084	4,479	14	16	2
Public Administration	0	0	0	0	0
Retail Trade	3,277	3,081	12	11	-1
Transportation and Warehousing	673	433	2	2	0
Wholesale Trade	2,399	2,611	8	9	1
Total	28,224	27,830	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	44,406
Civilian Employed Population 16 years and over	41,659
Unemployment Rate	6.19
Unemployment Rate for Ages 16-24	12.54
Unemployment Rate for Ages 25-65	4.59

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	14,596
Farming, fisheries and forestry occupations	1,967
Service	3,093
Sales and office	11,740
Construction, extraction, maintenance and repair	2,449
Production, transportation and material moving	1,520

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,494	64%
30-59 Minutes	11,371	30%
60 or More Minutes	2,558	7%
<b>Total</b>	<b>38,423</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,986	214	782

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,580	366	1,140
Some college or Associate's degree	12,165	767	2,139
Bachelor's degree or higher	16,046	709	2,831

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	69	309	647	720	599
9th to 12th grade, no diploma	592	322	387	597	397
High school graduate, GED, or alternative	1,512	1,873	1,700	3,513	1,691
Some college, no degree	2,789	2,342	2,626	5,505	1,606
Associate's degree	339	1,040	1,202	2,356	547
Bachelor's degree	573	3,421	3,948	6,296	1,416
Graduate or professional degree	32	1,077	1,746	3,143	821

**Table 45 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,331
High school graduate (includes equivalency)	37,241
Some college or Associate's degree	49,926
Bachelor's degree	73,409
Graduate or professional degree	87,536

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The largest employers in the city by business sector are Education and Health Care Services (15%), followed by Professional, Scientific, Management Services (14.5%), Manufacturing (12.6%), Arts,

Entertainment, Accommodations (12.4%), and Retail Trade (11.6%), as reported in Table 40. Provided in the table above is a listing of the principal employers in the city.

**Describe the workforce and infrastructure needs of the business community:**

The labor force in the city comprises 44,406 persons (16 years and over) with 41,659 employed and a 6.19% unemployment rate. Table 42 identifies occupation by sector in the city. The largest numbers of people (14,596) are employed in the Management, business and financial sector, followed by the Sales and office sector (11,740) and the Service sector (3,093). The city's workforce is well located to take advantage of jobs in the region, as indicated by the relatively low travel time. Table 43 indicates that 64% of the workforce has travel times of less than 30 minutes.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The Orange County Transportation Authority uses Measure M2 funding to develop competitive regional transit programs (i.e., Project S and Project V) that promote job attraction and retention. The Programs consist of either purchasing a bus or leasing a station van to employers for the purpose of transporting their employees from the Irvine Metrolink Station to their worksites. Cities are able to compete for funding on behalf of businesses located in their jurisdictions. Since 2012, the City of Lake Forest has applied and successfully obtained the necessary funding on behalf of Lake Forest employers. Through Measure M2 funding and the City's contractual partnership with OCTA, participating Lake Forest employers receive a subsidy of 85 to 90 percent of the cost of the van lease. The local 10 to 15 percent required match is paid by the participating employer.

The City's top employers have indicated the subsidies and participation in the program have largely aided their workforce efforts as a significant portion of their workforce are train riders commuting from outside the County. The City provides business support to Lake Forest companies by applying for the grants, contractually partnering with OCTA, and serving as a facilitator of this job attraction and retention incentive. In the upcoming five-year period, OCTA will issue another call for projects. The City will continue to promote the available funding to its businesses and will apply for funding on their behalf.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The workforce in Lake Forest is reasonably well educated, according to Table 44, which indicates that about 44% have a bachelor's degree or higher and an additional 34% of the workforce have some college or an associate's degree. The educational attainment level of the workforce is suitable for the high number of jobs in the management, business and financial sector. Table 45 presenting educational

attainment by age further suggests that the workforce is well educated, with over 45% of the 25–34 and 35–44 age groups having a bachelor’s degree or other professional degree. The older age groups drop off in educational attainment, with 43% of the 45–65 age group and 32% of the 65+ age group attaining a bachelor’s degree or other professional degree. Table 46 supports the fact that with increased educational attainment there is an increase in median earnings.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The City of Lake Forest has a strong commitment to fostering job creation and retention for Lake Forest businesses. This commitment is demonstrated through the City’s newest program; GROW (Growing and Retaining Our Workforce) in Lake Forest, developed in partnership with the Workforce Investment Board and the Orange County One-Stop Center. GROW in Lake Forest is a job creation and retention program that provides current and prospective Lake Forest businesses with free hiring and employee training services. Through the City’s partnership with the Orange County One-Stop Center, GROW in Lake Forest features no cost hiring solutions and a variety of training resources. Resources include candidate screening, on-site recruitments and job fairs; customized trainings for employees based on new technologies or service procedures at their company; training and hiring incentives; assistance with universal or confidential job recruitments; and specialized “On-the-Job” training programs. Additionally, GROW in Lake Forest recognizes businesses that create and/or add jobs to the community as a result of their business locating or expanding in Lake Forest; and assists businesses with locating available for sale or lease commercial space in Lake Forest. Over the past year, more than 90 Lake Forest businesses have participated in GROW in Lake Forest and offset their employee training and hiring budgets. GROW is consistent the Consolidated Plan’s goal of expanding economic opportunities for persons of low to moderate income.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

In addition to GROW, the City hosts a number of seminars and events each year that provide economic development opportunities for individuals and businesses. The City partners with various organizations on these events including the Lake Forest Chamber of Commerce, the Small Business Administration, Service Core of Retired Executives, the Work Force Investment Board, and others.

**Discussion**

Lake Forest will continue to support and promote local business attraction and retention, thereby fostering job creation and retention, and coordinating these efforts with job training and placement programs in order to provide expanded economic opportunities for its low to moderate income residents.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

A review of the City's census tracts utilizing the Community Planning and Development (CPD) maps tool on the variable households with multiple housing problems revealed no concentration of households in the City with multiple housing problems. Further, the City of Lake Forest does not allocate funds on a geographic basis; instead, funds are allocated to organizations that provide low-income households with housing and supportive services.

As such, the City allocates investment of resources on a citywide basis. Resources targeted to housing rehabilitation are allocated on a citywide basis. Resources targeted to special needs populations were also allocated on a citywide basis where needs were identified and/or where resources could be coordinated with existing facilities and services. Activities such as infrastructure improvements and public facilities improvements were targeted to older, low-income neighborhoods most in need of assistance.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

HUD permits an exception to the Low-Mod Income (LMI) area benefit requirement that an area contain 51% LMI residents. This exception applies to entitlement communities that have few, if any, areas within their jurisdiction that have 51% or more LMI residents. This exception is referred to as the "exception criteria" or the "upper quartile."

Based on the 2010 Census data collected by HUD, the City's "upper quartile" is 48.11%, as few census tracts in the city contain 51% or more LMI. The City of Lake Forest uses this exception criterion in determining where to direct funding in order to address LMI needs in the community. The highest concentrations of Hispanic households in Lake Forest occur in census tracts 524.11, 320.14, and 320.27, which also contain the highest concentrations of low- and moderate-income residents. The locations of these tracts are shown on Figure 1 in Appendix D of this plan.

### **What are the characteristics of the market in these areas/neighborhoods?**

The characteristics of the market are discussed in detail in earlier sections MA-05 through MA-25. Most of the same characteristics as described in those discussions apply to the market in these areas.

### **Are there any community assets in these areas/neighborhoods?**

Community assets generally include facilities such as schools, libraries, community centers, parks, and access to commercial establishments such as grocery stores, general merchandise stores, and pharmacy retailers, among others. Community assets are disbursed throughout the city.

**Are there other strategic opportunities in any of these areas?**

In addition to the many programs and facilities provided by the Economic Development/Community Preservation Department, the City makes a concerted effort to reach out to all communities to inform them of City programs and services and seeks feedback on community services and needs. The City sends out a Resident and Business Satisfaction Survey on a biennial basis.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The five-year Housing and Community Development Strategic Plan is a planning document. It identifies the programs and projects the City will undertake or consider in the five-year period. All programs and projects are subject to availability of funds and the City's annual budget adoption process. The Strategic Plan is the centerpiece of the City of Lake Forest's 2015–2020 Consolidated Plan. The Strategic Plan describes:

- Resources available;
- General priorities for assisting households;
- Strategies and activities to assist those households in need; and
- Specific objectives identifying proposed accomplishments.

The Strategic Plan outlined in this section is the result of all the information gathered and consultations held throughout the Consolidated Plan planning process. This section also discusses resources available to implement housing and community development activities, institutional structures, coordination, monitoring, and performance measures.

The City's overall objective for the Community Development Block Grant (CDBG) program is to create a viable community by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income. To accomplish this objective in Lake Forest, the following Consolidated Plan goals were adopted:

- Rehabilitate the city's existing single-family housing stock.
- Conserve the existing supply of affordable housing through the continued provision of Section 8 Rental Assistance by the Orange County Housing Authority.
- Provide supportive housing and services for the homeless and those at risk of becoming homeless.
- Provide needed community services and infrastructure improvements benefitting low- and moderate-income persons and those with special needs.
- Focus on expanding economic opportunities through the provision of public service grants that benefit low- and moderate-income residents

The Strategic Plan includes the following sections:

- Geographic Priorities
- Priority Needs
- Influence of Market Conditions

- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Public Housing
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead-Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG TARGET AREAS
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	INFRASTRUCTURE IMPROVEMENTS
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

As noted previously, the City does not allocate funds on a geographic basis; instead, funds are allocated to organizations that provide low-income households with housing and supportive services. On an annual basis, the City prioritizes the use of its CDBG funding for the conservation of affordable housing that serves low-income households and to address homelessness.

Infrastructure improvements are undertaken in older, lower-income areas. Activities identified under the public service category and targeted to special needs populations are offered on a citywide basis and/or where resources can be coordinated with existing facilities or services.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Homelessness Supportive Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Homelessness Prevention
	<b>Description</b>	The City intends to use a portion of the 15% of its CDBG allocation to fund public services activities, which include homeless services and operations and other community-based programs that serve low-income residents
	<b>Basis for Relative Priority</b>	As discussed in greater detail in the Needs Assessment, a total of 33 sheltered homeless persons were counted as part of Orange County's 2013 Point-In-Time count. It is estimated that there could have been an additional 21 unsheltered persons at the time of the count, for a total of 54 homeless persons in Lake Forest. This data indicates a need to support programs that serve the homeless. The City will focus its resources on housing and supportive services to address and prevent homelessness.
2	<b>Priority Need Name</b>	Non-Housing Community Development
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	CDBG TARGET AREAS Citywide
	<b>Associated Goals</b>	Fair Housing Youth Services Senior Services Low-Income Persons Services Disabled Persons Services Public Improvements and Public Facilities
	<b>Description</b>	The City intends to use 15% of its CDBG allocation to fund public services activities, which include homeless services, use CDBG funds to address identified infrastructure and public facilities needs, and fund expanded economic opportunities through job development and job training as part of the City's anti-poverty strategy.
	<b>Basis for Relative Priority</b>	According to community survey data and capital improvements budget information, residents and the City have identified specific infrastructure and public facilities needs. The Needs Assessment and the Market Analysis identified the need to fund public services programs to address the needs of low-income families and individuals and special needs populations, as well as the need to provide economic opportunities through job development and job training benefitting low-income persons.
<b>3</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Single-family Housing Rehabilitation Rental Assistance
	<b>Description</b>	The City intends to utilize CDBG funds, as available, to support local housing rehabilitation and neighborhood preservation programs in an effort to meet housing goals and will utilize other funding sources, as available, to conserve and expand the supply of affordable housing.
	<b>Basis for Relative Priority</b>	According to data provided in the Needs Assessment, approximately 73% of the city's low-income households are overpaying for housing. Based on this data and the housing market analysis, which points out the high cost of housing particularly for low-income households and the need to preserve affordable housing, the City will prioritize the need to maintain the supply of affordable housing that will benefit low-income households.
4	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	CDBG Program Administration
	<b>Description</b>	CDBG program oversight and coordination
	<b>Basis for Relative Priority</b>	HUD required

## **Narrative (Optional)**

Priority needs are those that will be addressed by the goals outlined in the Strategic Plan (discussed in greater detail in SP-45), according to the structure presented in the regulations at 24 CFR 91.215:

- **Affordable Housing**

- o Rental assistance
- o Rehabilitation of existing units
- o Acquisition of existing units

- **Homelessness**

- o Outreach
- o Emergency shelter and transitional housing
- o Rapid re-housing
- o Prevention

- **Non-Housing Community Development**

- o Public facilities
- o Public improvements and infrastructure
- o Public services
- o Economic opportunities

Priority is assigned based on the level of need that is demonstrated by the data collected during the preparation of the plan, specifically in the Needs Assessment and Market Analysis; the information gathered during the consultation and citizen participation process; and the availability of resources to address these needs. Based on all of these components, housing needs are considered a “low” priority except for housing rehabilitation which is a “high” priority, while homelessness supportive services and non-housing community development needs are considered “high” priorities and homeless shelters are considered a “low” priority.



## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Lake Forest does not receive HOME funds and will not fund TBRA.
TBRA for Non-Homeless Special Needs	Lake Forest does not receive HOME funds and will not fund TBRA.
New Unit Production	According to data provided in the Needs Assessment, about 80% of extremely low- and very low-income households experience a cost burden. Based on this data and the housing market analysis completed as part of this plan, there is a need for more affordable housing units. A policy in the Housing Element indicates that the City will facilitate the development of affordable housing by offering development incentives on a case-by-case basis, recognizing that CDBG funds cannot be used for new housing construction.
Rehabilitation	Based on the data provided in the Needs Assessment and the Market Analysis completed as part of this plan, while housing Lake Forest is generally in good condition, there is a need for continued maintenance of the city's older housing stock.
Acquisition, including preservation	According to data provided in the Needs Assessment, about 80% of extremely low- and very low-income households experience a cost burden. Based on this data and the Market Analysis completed as part of this plan, the City will promote and facilitate the conservation of the city's older residential properties by homeowners and landlords.

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

During the five-year plan period, the City expects to receive approximately \$381,833 annually in CDBG funding, for a five-year total of \$1,909,165. The City uses CDBG funds for housing and homeless activities, public facilities, public improvements, public services, and planning and administrative costs. The table below provides a breakdown of anticipated resources, which are based on the 2015/2016 allocation. Also included in the table is a carryover of prior year funds totaling \$87,770 for FY 2015/2016. The City does anticipate in future years an unidentified amount of program income classified as Revolving Loan funds.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	381,833	0	87,770	469,603	1,527,332	Based on HUD 2015-2016 allocation and projection through the Consolidated Plan period
Section 8	public - federal	Housing	0	0	0	0	0	Rental assistance payments to owners of private market-rate units on behalf of very low-income tenants administered by OCHA. Amount will vary from year to year.

**Table 50 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

CDBG funds are often coupled with local funds and private funding from nonprofits to generate a sufficient budget for a project to move forward. All sources and types of funds are more limited now due to the current economic climate, along with the demise of statewide redevelopment tax-increment funds and housing set-aside funds. However, as in the past, the City will be as creative as possible to find other sources of funding from local, state, federal, and private sources in order to develop and deliver efficient and cost-effective projects.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Lake Forest Housing Authority holds assets formally held by the Lake Forest Redevelopment Agency. These assets include a 1.67-acre vacant parcel purchased from the Orange County Transportation Authority and a tax defaulted vacant parcel purchased from the County of Orange. It is important to note that while the Housing Authority received these assets from the Redevelopment Agency, the Housing Authority does not have an ongoing financing mechanism to maintain them. The Housing Authority hopes to sell both properties in the coming year and deposit the sale proceeds into the Housing Trust Fund.

**Discussion**

Funding resources to implement the City's Consolidated Plan are limited. It is anticipated that CDBG funding will continue to be reduced. HUD has begun to invest additional resources into housing assistance vouchers and certificates, and OCHA has aggressively pursued these new resources. The City will continue to support OCHA's efforts to secure new rental assistance resources. As other resources (e.g., Housing Authority) become available, the City will explore opportunities to expend these funds to support the goals and objectives of the Consolidated Plan.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LAKE FOREST	Government	Economic Development Homelessness Ownership Rental neighborhood improvements public facilities public services	Jurisdiction
ORANGE COUNTY	Government	Economic Development Planning neighborhood improvements public facilities	Region
Orange County Housing Authority	PHA	Public Housing Rental	Region
211 ORANGE COUNTY	Continuum of care	Public Housing	Region

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The above table represents the lead agencies and organizations that will play a major role in administering CDBG funds, based on partnerships with these entities. This is not intended to be a comprehensive list given that some public services organizations will not be selected to participate until after the plan has been approved.

CDBG funds received by the City are administered by the Economic Development/Community Preservation Department. The City relies on a number of governmental department and agencies, private, nonprofit organizations, and for-profit developers to carry out the City's housing and community development program. The City's Development Services Department's functions directly impact and facilitate the development of housing. The Public Works Department is responsible for the design, construction, maintenance, and operation of public facilities and for administering infrastructure projects. The Orange County Housing Authority administers the HUD Section 8 Housing Choice Vouchers that benefits the city's low-income population with publicly assisted rental housing. A number of nonprofit public services agencies provide emergency shelter, transitional and special needs housing,

and services to the homeless population and to low-and moderate-income households. For-profit developers and builders provide partnerships in the development of affordable housing.

City staff will continue to work closely with these entities to ensure the City's housing and community development goals are met. The City will work with social service agencies, organizations, nearby local governments, and coalition groups to address the particular needs of Lake Forest and south Orange County. The City of Lake Forest will also encourage social service providers to coordinate and work together to maximize services and limit duplicative efforts.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Orange County Continuum of Care operates through a network of agencies including nonprofit housing and service agencies. County departments deliver health care, social services, and housing and support for homeless programs, building a homeless assistance network comprising many housing and service programs. The 2013 Orange County Homeless Count revealed a decline in homelessness compared to 2011 and 2009. Those who are able to access homeless services receive case management, health, mental health and substance abuse treatment, life skills training, transportation, child care, employment services, and more.

Housing and supportive services offered through a variety of homeless shelters and social service agencies in Orange County provide services to chronically homeless individuals and families with children, veterans and their families, and unaccompanied youth.

The Orange County 2013 Homeless Count revealed two positive trends: (1) the number of sheltered homeless (60%) exceeded unsheltered (40%), which is the reverse of previous years when unsheltered homeless exceeded sheltered; and (2) while the county has a large chronically homeless subpopulation (807 individual and families), it is a declining population.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The local service providers maintain a strong network to coordinate their service delivery and to refer clients when necessary.

Lake Forest has a shortage of available housing resources for extremely low-income households (many of which have special needs), which is not unique to the City, but a countywide issue. The demand for affordable housing is well in excess of the available housing. The availability of funding limits locally provided housing and supportive services for the homeless, those at risk of homelessness, and the special needs population.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Orange County Continuum of Care (CoC) contracted with a consultant group to help design and implement a Coordinated Assessment/Centralized Intake System (CA-CI) for people experiencing homelessness. The CoC has been working to better understand the homeless system and develop strategies for system redesign. The objective of this effort is to more effectively and quickly help people who are homeless secure housing and achieve a measurable reduction in homelessness community-wide. As part of this effort, the Orange County CoC has adopted a policy of shifting investment away from underperforming transitional housing and investing in permanent supportive housing and rapid re-housing.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Single-family Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable Housing	CDBG: \$668,210	Rental units rehabilitated: 55 Household Housing Unit
2	Rental Assistance	2015	2019	Public Housing	Citywide	Affordable Housing	Section 8: \$0	Other: 875 Other
3	Homelessness Prevention	2015	2019	Homeless	Citywide	Homelessness Supportive Services	CDBG: \$25,000	Homelessness Prevention: 25 Persons Assisted
4	Fair Housing	2015	2019	Non-Housing Community Development	Citywide	Non-Housing Community Development	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
5	Youth Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
6	Senior Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
7	Low-Income Persons Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Disabled Persons Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
9	Public Improvements and Public Facilities	2015	2019	Non-Housing Community Development	CDBG TARGET AREAS Citywide	Non-Housing Community Development	CDBG: \$658,725	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
10	CDBG Program Administration	2015	2019	Administration	Citywide	Program Administratoion	CDBG: \$380,000	Other: 5 Other

**Table 53 – Goals Summary**

## Goal Descriptions

1	Goal Name	Single-family Housing Rehabilitation
	Goal Description	Housing rehabilitation loans and grants
2	Goal Name	Rental Assistance
	Goal Description	Rental assistance voucher program managed by the Orange County Housing Authority - average of 175 households assisted per year.
3	Goal Name	Homelessness Prevention
	Goal Description	Direct financial assistance to help households at risk of becoming homeless



4	Goal Name	Fair Housing
	Goal Description	Fair housing outreach, education and enforcement services.
5	Goal Name	Youth Services
	Goal Description	Youth services focused on before/after school education and recreation programs.
6	Goal Name	Senior Services
	Goal Description	Senior services including case management, in-home support services and referral services
7	Goal Name	Low-Income Persons Services
	Goal Description	A variety of services for lower income households including access to food banks, medical services, and counseling services.
8	Goal Name	Disabled Persons Services
	Goal Description	Services for adults with disabilities
9	Goal Name	Public Improvements and Public Facilities
	Goal Description	Improvements to public infrastructure and facilities that serve low and moderate-income persons, including persons with disabilities in compliance with the American with Disabilities Act (ADA).
10	Goal Name	CDBG Program Administration
	Goal Description	CDBG program oversight and coordination

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City is not a participating jurisdiction in the HOME program.



## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The City of Lake Forest does not manage any public housing.

### **Activities to Increase Resident Involvements**

N/A

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A

### **Plan to remove the ‘troubled’ designation**

N/A

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Barriers to affordable housing exist in the form of governmental regulations and market factors. Barriers or impediments to affordable housing are caused when there is little incentive to develop affordable housing due to excessive development costs and/or the lack of community commitment. The City has little control over market factors such as the cost and availability of financing. Public policy and community issues potentially affect the cost of all development projects through the design and implementation of land use ordinances, fees, and development standards. While these policies constrain residential development to some extent, they are necessary to support other public policies. Cities also often require developers to provide on-site and off-site improvements necessary to serve their projects. The City of Lake Forest 2013–2021 Housing Element concludes that building codes and development standards in Lake Forest are not substantially different from those of most other cities in Orange County.

Land and construction costs are also key market factors that may serve as a barrier to affordable housing. The City has no influence over materials and labor costs. Land represents one of the most significant costs of new housing. The City's Housing Element points out that despite generally poor economic conditions since 2007, land prices throughout Orange County remain high relative to other regions in California and pose a significant challenge to development of affordable housing by the private market. Because per unit land cost is directly affected by density, one way to affect this cost is to develop at higher densities that allow the cost to be spread across more units, thus reducing the total price. The City Zoning Code allows development at up to 43 units per acre in the R2 district. Another factor that may serve to address the high cost of developing affordable housing is the availability of government funding to subsidize a portion of the development cost. The elimination of California redevelopment low/mod housing funds in February 2012 directly impacted a primary funding source of the City of Lake Forest for subsidizing the cost of affordable housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Affordable housing development faces a number of challenges including the cost of housing, financing and development regulations. In February 2012, the State's dissolution of the City's Redevelopment Agency eliminated the Low and Moderate Income Housing Fund, which served as the City's primary direct funding source for affordable housing development. The 2013–2021 Housing Element notes that the City can encourage and facilitate affordable housing through financial assistance, removal of regulatory constraints, and administrative support. It offers the following actions to encourage affordable housing production with limited available funding.

- Monitor new neighborhood developments for compliance with development agreements that include an Affordable Housing Implementation Plan to facilitate the production of affordable units.

- Collaborate with affordable housing developers to identify potential sites, write letters of support to help secure governmental and private-sector funding, and offer technical assistance related to the application of state density bonus provisions.
- Work with developers on a case-by-case basis to provide State-mandated regulatory concessions and incentives to assist with the development of affordable and senior housing. State-mandated regulatory concessions and incentives could include but are not limited to, density bonuses, parking reductions, fee reductions or deferral, expedited permit processing, and modified or waived development standards.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The 2013 Homeless Count identified 33 sheltered homeless persons in Lake Forest. An additional 21 persons were estimated to have possibly been unsheltered in the City at the time of the count, for a total of 54 homeless persons in Lake Forest. While Lake Forest does not have a large homeless population, homeless persons and those at risk of homelessness both suffer economic hardship and are in need of permanent housing. Homelessness is a widespread problem best addressed at the regional level. Homelessness in Orange County is addressed regionally through the Orange County Continuum of Care. In support of the Continuum of Care, a broad network of agencies and nonprofit service providers work together to address both the housing needs and the supportive services needs of homeless persons and those at risk of homelessness. The City of Lake Forest supports this regional effort to address homelessness and participates in the Orange County Continuum of Care (CoC).

There have been two strategies to address homelessness in the county. These strategies are the Orange County Ten-Year Plan to End Homelessness and the Orange County Continuum of Care. As part of the approach of the 2012 Ten-Year Strategy to End Homelessness, nine goals were adopted:

- Prevent homelessness – Ensure that no one in our community becomes homeless.
- Outreach to those who are homeless and at risk of homelessness.
- Improve the efficacy of the emergency shelter and access system.
- Make strategic improvements in the transitional housing system.
- Develop permanent housing options linked to a range of supportive services.
- Ensure that people have the right resources, programs, and services to remain housed.
- Improve data systems to provide timely, accurate data that can be used to define the need for housing and related services and to measure outcomes.
- Develop the systems and organizational structures to provide oversight and accountability.
- Advocate for social policy and systemic changes necessary to succeed.

Recently, as part of the Orange County Continuum of Care's FY 2013 Application to HUD, the CoC coordinates a system that incorporates several evidence based practices including a housing first approach that involves moving persons directly from the streets into permanent housing accompanied by home-based supportive services. This approach has been very effective with chronically homeless persons. The CoC has also implemented a Rapid Re-housing Program that was initially funded under the Homeless Prevention and Rapid Re-housing Program. As a result of implementing these programs that focus on getting people into housing, the number of homeless families has decreased in recent years.

The City recognizes the importance of assisting the homeless and near homeless with a continuum of care approach that not only addresses a homeless person's immediate shelter needs but also provides transitional housing, support services, and employment opportunities to break the cycle of

homelessness. The City's Homelessness Strategy is to continue to participate in the Continuum of Care and to rely on its nonprofit partners to reach out to homeless persons (especially unsheltered persons), the elderly, and special needs persons in assessing individual needs and addressing emergency shelter and transitional housing needs of homeless persons, and to help homeless persons make the transition to permanent housing and independent living.

### **Addressing the emergency and transitional housing needs of homeless persons**

In past years, the City allocated CDBG funding to two nonprofits to assist with the acquisition of nine condominium units (eight units utilized as transitional housing and one for permanent affordable housing). In 2010, the City's Redevelopment Agency acquired two condominiums that were leased to Families Forward to operate transitional housing programs. Today, 11 condominiums located in the city provide housing to 20 or more low-income and at-risk individuals each year. In 2011, the City's Redevelopment Agency acquired a four-unit apartment building with the intent of leasing the units to a nonprofit to operate as affordable housing. Due to the State's action to dissolve redevelopment agencies, implementation of this project has been delayed. The asset was subsequently transferred to the Housing Authority, which is currently exploring options to advance the project.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

As noted previously, the Housing First approach and the Rapid Re-Housing Program have been effective programs for serving chronically homeless persons.

The Orange County Continuum of Care FY 2013 Application to HUD identifies the following programs to address the needs of families with children, veterans and their families, and unaccompanied youth.

Families with Children – Actions to help unsheltered households with children obtain and maintain permanent housing include targeted street outreach by the Homeless Outreach Team; completion of a coordinated intake and assessment; short-term rapid re-housing assistance; provision of an appropriate levels of case management and referrals during period of assistance; and an appropriate level of follow-up within the first 12 months after assistance ends.

Veterans and their Families – Efforts to combat homelessness among veterans and their families include: provision of HUD VASH vouchers through Orange County Housing Authority; Supportive Services for Veteran Families (SSVF) assistance in collaboration with Volunteers of America; grant per diem through several nonprofits; Veterans Stand Down; receipt of services including mental health, healthcare, housing, and employment to help veterans obtain/maintain housing; and State Mental

Health and County Health Care Agency serving veterans with mental illness through full-service partnerships including homeless veterans.

Unaccompanied Youth – Several residential programs provide a range of housing opportunities with supportive services such as crisis intervention, drug abuse counseling, and case management including: Casa Youth Shelter, Emergency Youth Shelter; Community Service Programs, Inc., Children’s Residential Program; and Mary’s Shelter. Several nonresidential programs provide a range of services for homeless youth that include Build Futures, Project HOPE Alliance, and Stand Up for Kids.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

A number of agencies work together in various roles to ensure housing for the mentally ill in Orange County. The agencies, including the Continuum of Care, Orange County Community Services, Orange County Health Care Agency, Mercy House, Friendship Shelter working with inpatient programs including Community Care Licensing, the California Hispanic Commission on Drugs and Alcohol, and the Illumination Foundation, work together in a coordinating role.

Of particular importance is the unique housing services program offered by The Mental Health Association (MHA) of Orange County. Implementation of the Mental Health Services Act in Orange County has provided a large array of supportive services for those who are homeless or at high-risk of homelessness as well as having a serious mental illness. Supportive services include, but are not limited to, employment services, mentoring, in-home crisis stabilization, education and training, centralized assessment team services, recovery centers, residential treatment, a wellness center, and a transitional age youth discovery program. MHA staff assists clients with housing options, provides transportation for housing search negotiates with landlords, prepares clients for independent living, assists with Section 8 housing application, collects donated furniture and household items, and provides case management for successful long-term placement.



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The Residential Lead-Based Paint (LBP) Hazard Reduction Act of 1992 (Title X) changed the federal approach to addressing LBP by increasing the emphasis on prevention of childhood lead poisoning through housing-based approaches. The City has included lead-based paint hazard reduction as an eligible activity in the City's Housing Rehabilitation Loan Program.

The City's lead-based paint reduction strategy is implemented as part of the City's Housing Rehabilitation Loan Program. All application packets for the City's Housing Rehabilitation Loan Program include a notice to educate residents about the health dangers of lead and encourage screening of children for elevated lead levels in blood. Additionally, prior to the use of federal funds, all existing units are screened for lead-based paint as appropriate. Housing units identified as having lead-based paint hazards are treated so the lead-based paint hazards are abated in accordance with federal requirements. The use of lead-based paint is prohibited in newly constructed units.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The City will continue to take action as necessary to reduce lead-based paint hazards in accordance with HUD regulations. Housing units with lead-based paint as identified will have actions taken to remove the hazard.

### **How are the actions listed above integrated into housing policies and procedures?**

The City will comply with lead-based requirements at 24 CFR 570.608 as part of the administration of the CDBG program. The implementation of the lead-based paint hazards strategy to reduce the risk of lead-based paint poisoning is incorporated as part of the City's Housing Rehabilitation Loan Program procedures.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Approximately 4.2% of Lake Forest residents live in poverty. The percentages are even greater when considering the populations with less than a high school education (13.5%), families with three to four children less than 18 years old (11.1%), and those of Hispanic or Latino origin (11.8%).

Poverty is defined by the Social Security Administration as the minimum income an individual must have to survive at a particular point in time. Although there are many causes of poverty, some of the more pronounced causes of poverty include:

- Low income-earning capability
- Low educational attainments and job skills
- Discrimination
- Personal limitation (developmental and physical disabilities, mental illness, drug/alcohol dependency, etc.)

The City will integrate social services and housing activities for households below the poverty line in recognition that income enhancement services are necessary to increase household incomes. The City will utilize housing and social services programs to address the needs of households living below the poverty line. Housing and social services programs will be considered for funding that address essential needs of households living below the poverty level including providing for basic needs of food and clothing; supportive services, case management, and health services; promoting self-sufficiency for homeless persons; and providing for job skills and job training programs and childcare that will assist the needs of working families.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Lake Forest's goals include several that align with the goal of reducing poverty, including support for preserving the supply of affordable housing; providing for supportive housing and services for the homeless; and providing for community services benefitting low-income persons and those with special needs.

### **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

During the five-year plan period, the City expects to receive approximately \$381,833 annually in CDBG funding, for a five-year total of \$1,909,165. The City uses CDBG funds for housing and homeless activities, public facilities, public improvements, public services, and planning and administrative costs. The table below provides a breakdown of anticipated resources, which are based on the 2015/2016 allocation. Also included in the table is a carryover of prior year funds totaling \$87,770 for FY 2015/2016. The City does anticipate in future years an unidentified amount of program income classified as Revolving Loan funds.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	381,833	0	87,770	469,603	1,527,332	Based on HUD 2015-2016 allocation and projection through the Consolidated Plan period

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 8	public - federal	Housing	0	0	0	0	0	Rental assistance payments to owners of private market-rate units on behalf of very low-income tenants administered by OCHA. Amount will vary from year to year.

**Table 54 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

CDBG funds are often coupled with local funds and private funding from nonprofits to generate a sufficient budget for a project to move forward. All sources and types of funds are more limited now due to the current economic climate, along with the demise of statewide redevelopment tax-increment funds and housing set-aside funds. However, as in the past, the City will be as creative as possible to find other sources of funding from local, state, federal, and private sources in order to develop and deliver efficient and cost-effective projects.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Lake Forest Housing Authority holds assets formally held by the Lake Forest Redevelopment Agency. These assets include a 1.67-acre vacant parcel purchased from the Orange County Transportation Authority and a tax defaulted vacant parcel purchased from the County of Orange. It is important to note that while the Housing Authority received these assets from the Redevelopment Agency, the Housing Authority does not have an ongoing financing mechanism to maintain them. The Housing Authority hopes to sell both properties in the coming year and deposit the sale proceeds into the Housing Trust Fund.

**Discussion**

Funding resources to implement the City's Consolidated Plan are limited. It is anticipated that CDBG funding will continue to be reduced. HUD has begun to invest additional resources into housing assistance vouchers and certificates, and OCHA has aggressively pursued these new resources. The City will continue to support OCHA's efforts to secure new rental assistance resources. As other resources (e.g., Housing Authority) become available, the City will explore opportunities to expend these funds to support the goals and objectives of the Consolidated Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Single-family Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable Housing	CDBG: \$184,800	Homeowner Housing Rehabilitated: 11 Household Housing Unit
2	Fair Housing	2015	2019	Non-Housing Community Development	Citywide	Non-Housing Community Development	CDBG: \$5,430	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted
3	Youth Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$12,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
4	Senior Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$7,344	Public service activities other than Low/Moderate Income Housing Benefit: 29 Persons Assisted
5	Low-Income Persons Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$27,180	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Disabled Persons Services	2015	2019	Non-Homeless Special Needs	Citywide	Non-Housing Community Development	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
7	Public Improvements and Public Facilities	2015	2019	Non-Housing Community Development	Citywide	Non-Housing Community Development	CDBG: \$161,229	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
8	CDBG Program Administration	2015	2019	Administration	Citywide	Program Administration	CDBG: \$66,300	Other: 1 Other

**Table 55 – Goals Summary**

## Goal Descriptions

1	Goal Name	Single-family Housing Rehabilitation
	Goal Description	
2	Goal Name	Fair Housing
	Goal Description	
3	Goal Name	Youth Services
	Goal Description	
4	Goal Name	Senior Services
	Goal Description	



5	Goal Name	Low-Income Persons Services
	Goal Description	
6	Goal Name	Disabled Persons Services
	Goal Description	
7	Goal Name	Public Improvements and Public Facilities
	Goal Description	Installation of ADA Ramps
8	Goal Name	CDBG Program Administration
	Goal Description	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The activities to be undertaken during 2015–2016 are summarized below. All activities identified are expected to be completed no later than June 30, 2016.

#### Projects

#	Project Name
1	Housing Rehabilitation Program
2	ADA Ramps Phase IX
3	Age Well Senior Services
4	Boys and Girls Club
5	Camino Health Center
6	Fair Housing Services
7	Families Forward
8	Human Options
9	Saddleback Valley Unified School District
10	South County Outreach
11	Vocational Visions
12	CDBG Administration

**Table 56 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City recognizes that special needs populations are more likely to become homeless because they are on limited incomes and have other issues which require housing and supportive services; therefore, the City considers supportive services and housing a high priority. Supportive services are also considered a high priority in the Continuum of Care of Orange County.

The City anticipates that the greatest obstacle to meeting the underserved needs of the special needs populations will be a lack of financial resources for both supportive services and housing. A common need reported by services providers is affordable housing. Cutbacks to the Section 8 Housing Choice Voucher (HCV) Program and other housing programs will impact the City's ability to provide affordable housing to extremely low- and very low-income households.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Housing Rehabilitation Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Single-family Housing Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$184,800
	<b>Description</b>	Housing rehabilitation loans and exterior paint grants
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 lower income homeowners
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Housing rehabilitation and exterior paint
2	<b>Project Name</b>	ADA Ramps Phase IX
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Improvements and Public Facilities
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$161,229
	<b>Description</b>	Installation of sidewalk curb ramps that comply with current ADA regulations
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Households with adults with disabilities will benefit from proposed program.
	<b>Location Description</b>	Various locations
	<b>Planned Activities</b>	Installation of sidewalk curb ramps that comply with current ADA regulations
3	<b>Project Name</b>	Age Well Senior Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$7,344

	<b>Description</b>	In-home case management and referral services for home bound seniors.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	29 senior/frail elderly
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Case management and in-home support services for homebound seniors
<b>4</b>	<b>Project Name</b>	Boys and Girls Club
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Lunch-time and after-school reading enhancement program based at local school
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 lower income households with children
	<b>Location Description</b>	Program location to be determined but will be available to all residents
	<b>Planned Activities</b>	Reading support services for elementary-age children
<b>5</b>	<b>Project Name</b>	Camino Health Center
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Low-Income Persons Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Comprehensive medical services and dental services for children
	<b>Target Date</b>	6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 1,260 lower income persons will benefit from services
	<b>Location Description</b>	30300 Camino Capistrano, San Juan Capistrano, CA
	<b>Planned Activities</b>	Medical and dental services
<b>6</b>	<b>Project Name</b>	Fair Housing Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$5,750
	<b>Description</b>	Fair housing outreach, education and enforcement services
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	185 households, property managers and landlords
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Fair housing education, outreach and enforcement
<b>7</b>	<b>Project Name</b>	Families Forward
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Low-Income Persons Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$7,180
	<b>Description</b>	Foodbank, case management and other support services for households at risk of homelessness
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	900 lower income persons
	<b>Location Description</b>	7 Thomas, Irvine, CA
	<b>Planned Activities</b>	Access to foodbank, case management, computer skills classes, and other support services
	<b>Project Name</b>	Human Options

8	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Low-Income Persons Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Counseling and support services for victims of domestic violence
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 individuals that are victims of domestic violence - services focused on Spanis-speaking households
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Counseling for victims of domestic violence
9	<b>Project Name</b>	Saddleback Valley Unified School District
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	Before and after-school childcare services for elementary school-age children
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	13 youth
	<b>Location Description</b>	Various elementary schools in Lake Forest
10	<b>Planned Activities</b>	Before and after school childcare
	<b>Project Name</b>	South County Outreach
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Foodbank, computer skills training, and support services for lower income households at risk of homelessness

	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1870 individuals from lower income households
	<b>Location Description</b>	8 Whatney, Irvine CA
	<b>Planned Activities</b>	Foodbank, referrals and other support services for lower income households at risk of becoming homeless
<b>11</b>	<b>Project Name</b>	Vocational Visions
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Disabled Persons Services
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Employment skills development and support services for adults with developmental disabilities
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	44 developmentally disabled adults
	<b>Location Description</b>	26041 Pala, Mission Viejo, CA
	<b>Planned Activities</b>	Employment support and placement services for adults with developmental disabilities
<b>12</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CDBG Program Administration
	<b>Needs Addressed</b>	Program Administratoin
	<b>Funding</b>	CDBG: \$66,300
	<b>Description</b>	CDBG program oversight and coordination
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA



	<b>Location Description</b>	25550 Commercentre Dr. Ste 100, Lake Forest - City Hall
	<b>Planned Activities</b>	Program oversight and coordination

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

HUD permits an exception to the Low-Mod Income (LMI) area benefit requirement that an area contain 51% LMI residents. This exception applies to entitlement communities that have few, if any, areas within their jurisdiction that have 51% or more LMI residents. This exception is referred to as the “exception criteria” or the “upper quartile.”

Based on the 2010 Census data collected by HUD, the City’s “upper quartile” is 48.11%, as few census tracts in the city contain 51% or more LMI. The City of Lake Forest will use this exception criterion in determining where to direct funding in order to address LMI needs in the community.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CDBG TARGET AREAS	0
Citywide	100

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

As noted previously, the City does not allocate funds on a geographic basis; instead, funds are allocated to organizations that provide low-income households with housing and supportive services. On an annual basis, the City prioritizes the use of its CDBG funding for the development of affordable housing (including preservation and conservation) that serves low-income households and to address homelessness.

Infrastructure improvements are undertaken in older, lower-income areas. Activities identified under the public service category and targeted to special needs populations are offered on a citywide basis and/or where resources can be coordinated with existing facilities or services.

### **Discussion**

CDBG funds are primarily focused on programs that serve lower income residents regardless of where they live (services and rehab). The City will also continue to invest in neighborhoods that are in need of infrastructure improvements or amenities. Typically such projects will be limited to CDBG eligible areas; however for 2015/2016 public improvements are ADA related and may be outside of eligible areas.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Although the Consolidated Plan and Action Plan focus on affordable housing, the City's only HUD funding source is CDBG, which limits the amount of funding that can be spent on affordable housing due to eligibility limitations prohibiting new construction of housing and funding limitations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	175
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	190

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City's strategies related to CDBG-funded affordable housing efforts relate to maintaining the affordable housing stock through the housing rehabilitation program and supporting rental assistance programs like the Section 8 Housing Choice Voucher.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Lake Forest does not own or manage public housing.

### **Actions planned during the next year to address the needs to public housing**

N/A

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

N/A

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

### **Discussion**

While the City continues to support the efforts of the Orange County Housing Authority in making available rental assistance to low-income households, the City has no direct involvement in the ownership or management of public housing.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City recognizes the importance of assisting the homeless and near homeless with a continuum of care approach that not only addresses a homeless person's immediate shelter needs, but also provides transitional housing, support services, and employment opportunities to break the cycle of homelessness. To a great extent, the City collaborates and relies on its nonprofit partners to reach out to homeless persons (especially unsheltered persons), the elderly and special needs persons in assessing individual needs, addressing emergency shelter and transitional housing needs of homeless persons, and to help homeless persons make the transition to permanent housing and independent living.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Orange County Continuum of Care (CoC) coordinates a system that incorporates several evidence based practices including a housing first approach that involves moving persons directly from the streets into permanent housing accompanied by home-based supportive services. This approach has been very effective with chronically homeless persons. The CoC has also implemented a Rapid Re-housing Program that was initially funded under the Homeless Prevention and Rapid Re-housing Program. As a result of implementing these programs that focus on getting people into housing, the number of homeless families has decreased in recent years.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City took action previously to support the need for transitional housing by allocating CDBG funding to two nonprofits to assist with the acquisition of nine condominium units (eight units utilized as transitional housing and one for permanent affordable housing). In 2010, the City's Redevelopment Agency acquired two condominiums that were leased to Families Forward to operate transitional housing programs. Today, 11 condominiums located in the city provide housing to 20 or more low-income and at-risk individuals each year. In 2011, the City's Redevelopment Agency acquired a four-unit apartment building with the intent of leasing the units to a nonprofit to operate as affordable housing.

This opportunity may be difficult to replicate in the future as a result of the State's action to dissolve redevelopment agencies. Redevelopment housing set-aside funds was an important funding source to support the acquisition and development of affordable housing. No activities are recommended for funding in FY 2015/2016

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to**

**permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

As noted previously, the Housing First approach and the Rapid Re-Housing Program have been effective programs for serving chronically homeless persons; however, no such program is recommended for funding in FY 2015/2016.

The Orange County Continuum of Care FY 2013 Application to HUD identifies the following programs to address the needs of families with children, veterans and their families, and unaccompanied youth.

Families with Children – Actions to help unsheltered households with children obtain and maintain permanent housing include targeted street outreach by the Homeless Outreach Team; completion of a coordinated intake and assessment; short-term rapid re-housing assistance; provision of an appropriate levels of case management and referrals during period of assistance; and an appropriate level of follow-up within the first 12 months after assistance ends.

Veterans and their Families – Efforts to combat homelessness among veterans and their families include: provision of HUD VASH vouchers through Orange County Housing Authority; Supportive Services for Veteran Families (SSVF) assistance in collaboration with Volunteers of America; grant per diem through several nonprofits; Veterans Stand Down; receipt of services including mental health, healthcare, housing, and employment to help veterans obtain/maintain housing; and State Mental Health and County Health Care Agency serving veterans with mental illness through full-service partnerships including homeless veterans.

Unaccompanied Youth – Several residential programs provide a range of housing opportunities with supportive services such as crisis intervention, drug abuse counseling, and case management including: Casa Youth Shelter, Emergency Youth Shelter; Community Service Programs, Inc., Children's Residential Program; and Mary's Shelter. Several nonresidential programs provide a range of services for homeless youth that include Build Futures, Project HOPE Alliance, and Stand Up for Kids.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

For 2015/16, the City will allocate CDBG funds to Families Forward and South County Outreach to provide services to homeless and lower income individuals that are at risk of becoming homeless. South

County Outreach also will provide emergency utility vouchers, and assistance in developing computer skills that will help individuals secure employment. Both South County Outreach and Families Forward will provide food and groceries distributed from their respective food pantries to these individuals.

## **Discussion**

The programs identified above to address the needs of homeless persons and subpopulations of homeless indicate that serving the homeless is a complex issue requiring a network of agencies, departments, non-profit community services agencies. It is fortunate that the City can utilize this network of agencies to provide housing and supportive services in addition to using limited CDBG funding.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Barriers to affordable housing and actions to overcome barriers have been previously discussed.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

To address barriers to affordable housing, the City will assist social service agencies that provide fair housing counseling and housing referral services for low- and moderate-income and special needs populations. With respect to the development of new housing, the City has instituted the following steps that also assist with the removal of barriers to affordable housing:

1. **Cost of fees and improvements** – The entitlement review process contributes to the cost of housing in that holding costs incurred by developers are ultimately included in a unit's selling price or monthly rent. Entitlement review and permit fees are set at rates intended to help the City recoup its costs. The City periodically evaluates the actual cost of processing development permits in an effort to minimize the impact of these fees on housing development.
2. **Expedited Project Review** – To minimize holding costs, the City prioritizes the review of housing projects with an affordable component, including projects where only a percentage of the total units are affordable. The City utilizes contract staff on an as-needed basis in order to expedite the processing of development applications. Given the importance of a shortened review process for affordable housing development, the City provides priority permit processing for affordable projects.

### **Discussion:**

Barriers to affordable housing exist in the form of governmental regulations and market factors. Barriers or impediments to affordable housing are caused when there is little incentive to develop affordable housing due to excessive development costs and/or the lack of community commitment. The City has little control over market factors such as the cost and availability of financing. Public policy and community issues potentially affect the cost of all development projects through the design and implementation of land use ordinances, fees, and development standards. While these policies constrain residential development to some extent, they are necessary to support other public policies. Cities also often require developers to provide on-site and off-site improvements necessary to serve their projects. The City of Lake Forest 2013–2021 Housing Element concludes that building codes and development standards in Lake Forest are not substantially different from those of most other cities in Orange County.

Land and construction costs are also key market factors that may serve as a barrier to affordable



housing. The City has no influence over materials and labor costs. Land represents one of the most significant costs of new housing. The City's Housing Element points out that despite generally poor economic conditions since 2007, land prices throughout Orange County remain high relative to other regions in California and pose a significant challenge to the development of affordable housing by the private market. Because per unit land cost is directly affected by density, one way to affect this cost is to develop at higher densities that allow the cost to be spread across more units, thus reducing the total price. The City Zoning Code allows development at up to 43 units per acre in the R2 district. Another factor that may serve to address the high cost of developing affordable housing is the availability of government funding to subsidize a portion of the development cost. The elimination of California redevelopment low/mod housing funds in February 2012 directly impacted a primary funding source of the City of Lake Forest for subsidizing the cost of affordable housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

While there are several constraints to meeting the needs of low-income residents, the primary obstacle is that there is a lack of funding to fully address all needs. The economic challenges facing the nation have forced many nonprofits to cut services at a time when governmental entities and others are least able to provide them. In response to the level of need, the City has maintained its commitment to providing local funding to nonprofits; even though budget cuts have been required in a number of areas. The City also supports nonprofits' efforts to raise private funds.

### **Actions planned to address obstacles to meeting underserved needs**

The City recognizes that special needs populations face challenges due to low income, the special conditions that they face and they are more likely to become homeless because as a result of these factors. Special needs populations require housing and supportive services. The City considers supportive services and housing for special needs populations as a high priority. Supportive services are also considered a high priority in the Continuum of Care of Orange County. In 2015-16 the City will fund several public service agencies that provide assistance for housing and supportive services.

### **Actions planned to foster and maintain affordable housing**

The City's strategies related to CDBG-funded affordable housing efforts relate to maintaining the affordable housing stock through the housing rehabilitation program, supporting rental assistance programs like the Section 8 Housing Choice Voucher and providing assistance to households before they lose their housing.

### **Actions planned to reduce lead-based paint hazards**

The Residential Lead-Based Paint (LBP) Hazard Reduction Act of 1992 (Title X) changed the federal approach to addressing LBP by increasing the emphasis on prevention of childhood lead poisoning through housing based approaches. The City has included lead based paint hazard reduction as an eligible activity in the City's Housing Rehabilitation Loan Program.

All application packets for the City's housing rehabilitation program include a notice to educate residents about the health dangers of lead and encourage screening of children for elevated blood-lead levels. Additionally, prior to the use of federal funds, all existing units are screened for lead-based paint as appropriate. Housing units identified as having lead-based paint hazards are treated so the lead-based paint hazards are abated in accordance with federal requirements. The use of lead-based paint is

prohibited in newly constructed units.

### **Actions planned to reduce the number of poverty-level families**

The City will integrate social services and housing activities for households below the poverty line in recognition that income enhancement services are necessary to increase household incomes. Seniors will be assisted with a home-delivered meal program and case management services. Recognizing that households may need some assistance affording essential health care, the City will also provide funding assistance to two nonprofits that provide primary health care services for the un-insured and under-insured.

In order for resident homeowners and renters to afford housing, jobs are required and training is needed to allow residents to maintain employment that provides adequate financial support to obtain housing. In 2015/16, the City will provide funding to South County Outreach and Families Forward, which will offer services to clients that can assist with the development of skills and knowledge necessary to reenter the workforce. Many working families need affordable childcare, which can be an obstacle to continued employment. The City also will provide funding assistance to the Saddleback Valley Unified School District for their before and after school care program that will assist low and moderate-income families. The program offers childcare that greatly assists and accommodates the schedule of working parents.

### **Actions planned to develop institutional structure**

The City of Lake Forest will continue efforts to eliminate institutional gaps and enhance coordination of programs with all segments of the community. For example, the City will partner with nonprofit and special district public entities to deliver public services. City departments will also continue to work together to evaluate programs and projects that may be funded in whole or in part with CDBG funds that address priority needs. The City will assist the Orange County Housing Authority by participating in the Cities Advisory Committee – a quarterly gathering of cities and OCHA to discuss issues related to federal rental housing assistance and housing issues in general. As a member of the Orange County Continuum of Care Community Forum, the City will also continue to provide critical information to the regional Continuum of Care (CoC) as it prepares the County's Continuum of Care Homeless Assistance grant application. The City will also continue to participate in the development of the County's Ten-Year Plan to end chronic homelessness and the regional discharge plan.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City will continue to participate in regional coordination of services by participating in the Cities Advisory Committee, a quarterly gathering of cities and the Orange County Housing Authority to discuss issues related to federal rental housing assistance and as a member of the Orange County Continuum of

## Discussion:

The City is required to prepare an Analysis of Impediments to Fair Housing choice (AI). In addition to identifying impediments, a strategy to overcome barriers must be implemented. The City participated in the development of a Regional AI, prepared by the Fair Housing Council of Orange County (FHCOC) on behalf of 14 municipalities and the County of Orange. In July 2013, HUD published proposed rules that substantially revamped existing AI rules; however, to date, final implementing regulations have not been published. On the advice of the FHEO staff at the LA HUD Office, the City is moving forward with an update to the AI utilizing existing HUD guidelines. The City is undertaking this process in partnership with 16 OC HUD grantees. It is anticipated that the updated AI will be completed in time for adoption of the FY 16-17 Annual Action Plan. The current AI reviewed an array of public and private policies, practices and procedures affecting housing choice within the County. The information below summarizes the impediments identified in the AI and outlines actions the City will implement during FY 15-16 to address impediments. It is important to note that not all impediments listed are present in Lake Forest.

- The City will contract with FHCOC to receive, investigate and address housing discrimination complaints filed by Lake Forest residents.
- FHCOC may conduct testing and auditing to identify discriminatory housing practices in order to evaluate discriminatory housing practices related to race, national origin and disability.
- FHCOC will provide education/outreach activities to residents, real estate professionals, apartment owners/managers, bankers and advocacy groups. Activities will include the distribution fair housing literature, landlord/tenant workshops, and participating in public outreach events. Tenant/landlord workshops will be available to City residents and providers.
- As resources permit FHCOC will monitor lending/local real estate practices with a focus on reasons for denial of home purchase, refinancing and home improvement loans.
- FHCOC will periodically review "for rent" and "for sale" ads in local print and online media such as the *Orange County Register* and associated local weeklies, the *Los Angeles Times*, the *PennySaver*, the *Recycler*, and Craigslist.
- FHCOC will revise its website to: 1) explain the discrimination complaint investigation and resolution process, and allow online completion of complaints; 2) provide information on how individuals can detect if they are a victim of housing discrimination; and, 3) quarterly updates on filing of complaints/resolutions.
- FHCOC will contact the CA Dept. of Real Estate to determine if any OC real estate licensees have been accused of blockbusting or had their licenses suspended or revoked for engaging in blockbusting.
- FHCOC will provide education regarding reasonable accommodations/reasonable modifications to housing providers, managers, and consumers. FHCOC will also assist in making requests for

reasonable accommodations and filing complaints.

- FHCOC will provide homebuyer education programs in neighborhoods with high denial rates, high minority population concentrations and limited English speaking proficiency to help increase loan approval rates. FHCOC also will monitor Home Mortgage Disclosure Act (HMDA) and complete a HMDA analysis of the top 10 lenders in OC to compare loan denial rates.
- FHCOC will coordinate with the OC Human Rights Commission, the Center OC, and the OC Victims Assistance Partnership to monitor/respond when appropriate to hate crimes occurring within Lake Forest and provide referrals to hate crime victims.
- FHCOC will prepare a summary of the accomplishments each year and transmit it to the City in August of each year for inclusion in the CAPER, which is published every September.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

The program-specific requirements that apply to the City are those for the CDBG program.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**Discussion:**

CDBG funds for program year 2015/16 will be allocated to activities that are described above. Community service activities will be qualified either as “low and moderate-income area benefit” or “limited clientele benefit.” Public facility and infrastructure improvements will be qualified under “low and moderate-income area benefit” or “limited clientele benefit” (e.g., ADA improvements). Housing Rehabilitation and Neighborhood Pride Paint programs will be available citywide to low and moderate-income households.

CDBG program income received during the 2015/16 will be allocated to the City’s Housing Rehabilitation Program. The City does not have surplus funds from urban renewal settlements, nor does the City have grant funds returned to its line of credit. The City will not undertake float-funded activities; therefore, it does not anticipate program income from these types of activities. Finally, the City does not anticipate undertaking urgent need activities during 2015/16, nor will it undertake any actions that may result in involuntary displacement of businesses or residents.

As indicated above, if available, CDBG program income will be made available to fund additional housing rehabilitation loans. The City anticipates carrying forward an estimated \$87,700 in housing rehabilitation funds will be carried forward to carry out housing activities during 2015/16.

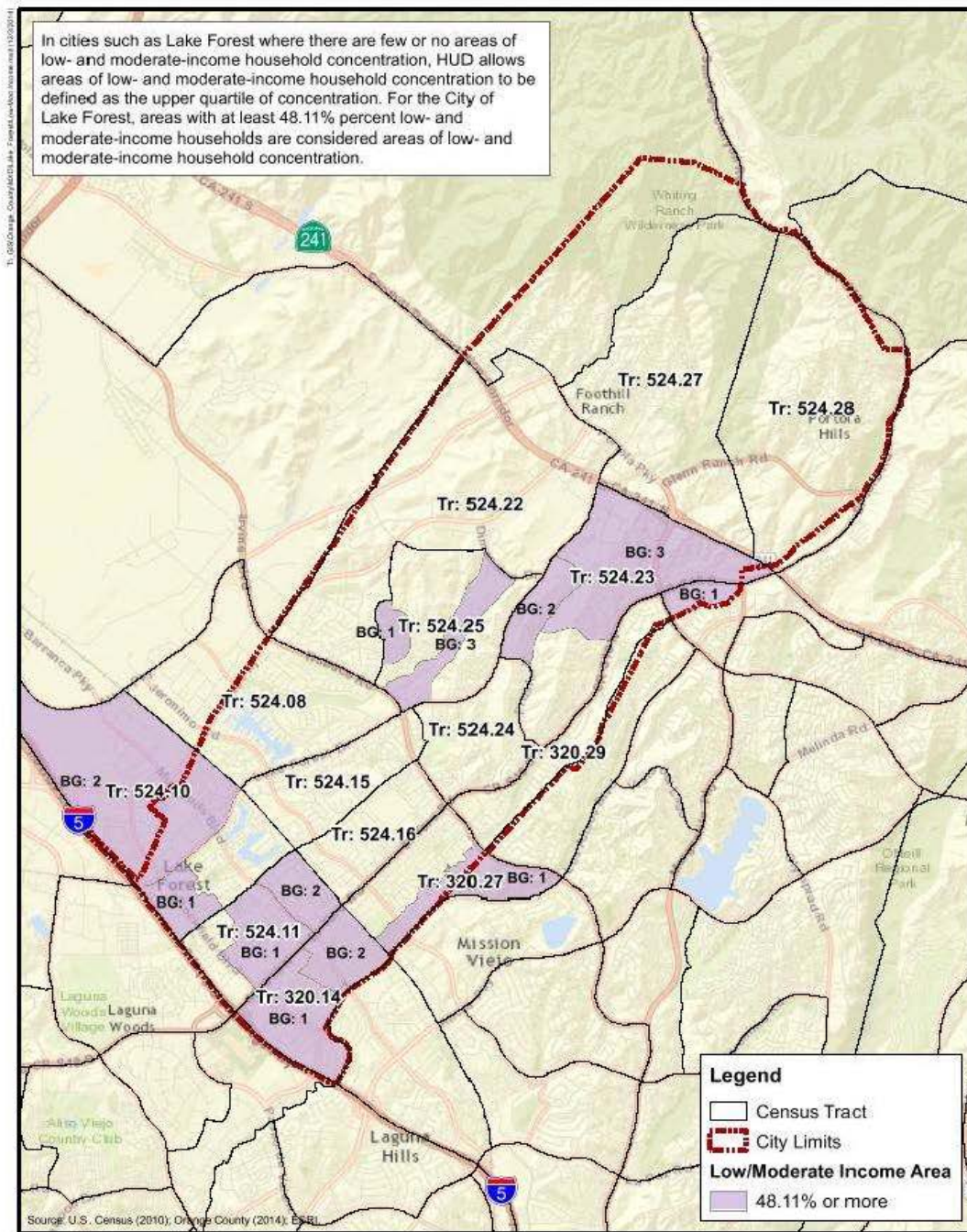
## Attachments



## Grantee Unique Appendices

## APPENDIX D





**Figure 1**  
Areas of Low and Moderate Income Concentration





## APPENDIX E

Inventory of Assisted Rental Housing		
Project Name	Affordable Units	Duration of Affordability
Trabuco Woods Apts., 27159 Rimhurst Drive	72 total units; 15 affordable units	2013–2028
Westridge Apts., 26571 Normandie Drive	390 total units; 78 affordable units	2013–2028
Arbor Apts., 26356 Vintage Woods Road	328 total units; 22 affordable units	2013–2028
Emerald Court Apts., 21142 Canada Road	288 total units; 58 affordable units	2013–2028
Spring Lakes Apts., 21641 Canada Road	180 total units; 36 affordable units	2013–2028
Bellecour Way, 21041 Osterman Road	131 total units; 6 affordable units	2018
AFH Affordable Housing Condo Unit, 20927 Serrano Creek Road	1 unit	2024
SCO Transitional Housing Condo Units	8 units	2022–2026
Madrid Transitional Housing Condo Units	2 units	2030
Crestwood Apartment, 21011 Osterman Road	76 total units; 38 affordable units	2017

Source: City of Lake Forest 2013–2021 Housing Element

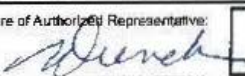
# Grantee SF-424's and Certification(s)

OMB Number: 4040-0004  
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision
* If Revision, select appropriate letter(s): <input type="text"/>		
* Other (Specify): <input type="text"/>		
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/>
5a. Federal Entity Identifier: B-15-WC-06-0584		5b. Federal Award Identifier: B-15-WC-06-0584
<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: CITY OF LAKE FOREST		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 33-0495169		* c. Organizational DUNS: 0519657790000
<b>d. Address:</b>		
* Street1: 2555V COMMERCENTRE DR STE 100		
Street2:		
* City: LAKE FOREST		
County/Parish: ORANGE		
* State: CA: California		
Province:		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 92530-8893		
<b>e. Organizational Unit:</b>		
Department Name: ECON DEV/COMM PRESERVATION		Division Name: ECONOMIC DEVELOPMENT
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Mr.		* First Name: DAVID
Middle Name:		
* Last Name: DBELMER		
Suffix:		
Title: ASSISTANT CITY MANAGER		
Organizational Affiliation:		
* Telephone Number: 949-461-3417		Fax Number: 949-461-3577
* Email: dbelmer@lakeforestca.gov		



Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="HOUSING AND URBAN DEVELOPMENT"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-218"/>	
CFDA Title: <input type="text" value="COMMUNITY DEVELOPMENT BLOCK GRANT"/>	
* 12. Funding Opportunity Number: <input type="text" value="NA"/>	
* Title: <input type="text" value="NA"/>	
13. Competition Identification Number: <input type="text" value="NA"/>	
Title: <input type="text" value="NA"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="CDBG funds will be used to provide housing rehab assistance, services to low/moderate-income residents, public infrastructure improvements &amp; program admin, including fair housing services."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="48"/>	* b. Program/Project: <input type="text" value="48"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2015"/>	* b. End Date: <input type="text" value="06/30/2016"/>
18. Estimated Funding (\$):	
* a. Federal	\$81,833.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	87,770.00
* f. Program Income	0.00
* g. TOTAL	459,603.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Dr."/>	* First Name: <input type="text" value="ROBERT"/>
Middle Name: <input type="text" value="C."/>	
* Last Name: <input type="text" value="DORRIS"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="CITY MANAGER"/>	
* Telephone Number: <input type="text" value="949-461-3400"/>	Fax Number: <input type="text" value="949-461-3577"/>
* Email: <input type="text" value="rdorris@lakeforestca.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="5-6-2015"/>

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

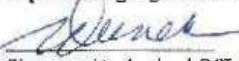
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-F.I.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

  
Date

### **Specific CDBG Certifications**

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015 , \_\_\_\_\_ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

 5-6-2015  
Signature/Authorized Official Date

City Manager  
Title

**APPENDIX TO CERTIFICATIONS**

**INSTRUCTIONS CONCERNING LOBBYING:**

**A. Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Vacant Units
	<b>List the name of the organization or individual who originated the data set.</b> City of Lake Forest
	<b>Provide a brief summary of the data set.</b> Information regarding vacant properties
	<b>What was the purpose for developing this data set?</b> Provide information regarding vacant properties
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Data limited to City of Lake Forest
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2013-2021 Housing Element
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete.
	<b>2</b>
<b>List the name of the organization or individual who originated the data set.</b> OC-211	
<b>Provide a brief summary of the data set.</b> 2013 Orange County homeless Point-In-Time Survey	
<b>What was the purpose for developing this data set?</b> Homeless survey	
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Countywide with some local data	
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> January 2013	
<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete	

